



AIB Mortgages Application Form

How to complete the form

1 Please use a **BLACK pen**



2 Mark boxes **like this** ☐
 If you make a mistake, **do this** ☒

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

Completing the forms – your questions answered

In this application form

- “AIB”, “the Bank”, “the Lender”, “we”, “us” and “our” means AIB Mortgage Bank and Allied Irish Banks, p.l.c.
- “AIB Group” refers to Allied Irish Bank, p.l.c., its subsidiaries and associated companies

We appreciate that you will want a prompt response to your mortgage application – so we will do everything we can to come back to you as soon as possible.

However, to make our task easier – and avoid any unnecessary delays – please read the following questions and answers carefully, before starting to complete the forms.

How should I complete the forms?

It is important that you give us all the information that we need – and that we can read all your answers. So please:

- Answer the questions clearly and fully
- Use a ballpoint pen with black ink
- Write in CAPITAL LETTERS
- Where alternative answers are suggested to you, please tick the appropriate boxes.

Which sections should I complete?

- If you are simply seeking a mortgage loan offer in principle, without a particular property in mind, please leave Section G blank – but complete all the other sections as far as you can
- If you have already had an offer accepted on a specific property, or intend to bid at auction for a specific property, please complete the form fully
- If you are applying by yourself, complete your own details as the “First Applicant”
- If you are applying for a joint mortgage loan, give us the details of your partner as well – in the section headed “Second Applicant”.

What about insurance protection?

To protect your home, you should arrange appropriate insurances. The Bank requires buildings insurance in all cases and strongly recommends contents insurance. If the property is your principal residence, life insurance is compulsory by law, with certain exceptions. You are free to shop around for these insurances.

- Home insurance (buildings) – covers the structure of your home
- Home insurance (contents) – covers the contents and your personal possessions
- Life assurance – covers the outstanding amount of your mortgage, in the event of death.

Documentation required to support your Mortgage Application

For Employees

	1st Applicant	2nd Applicant
• 3 months up-to-date consecutive payslips are required to confirm your basic salary	<input type="checkbox"/>	<input type="checkbox"/>
• AIB Salary Certificate (available in all branches and on aib.ie) to be completed and stamped by your employer confirming permanency and basic salary	<input type="checkbox"/>	<input type="checkbox"/>
• P60 can be provided in addition to payslips, however this includes all income (including bonus/overtime etc), therefore 3 months up-to-date consecutive payslips are required to confirm your basic salary	<input type="checkbox"/>	<input type="checkbox"/>
• 6 months statements are required for any savings and/or investment not held with AIB	<input type="checkbox"/>	<input type="checkbox"/>
• 6 months statements are required for any borrowings not held with AIB.	<input type="checkbox"/>	<input type="checkbox"/>

For Self-Employed/Sole Trader/Director of a Company

	1st Applicant	2nd Applicant
• 3 years audited/trading accounts (certified by your accountant)	<input type="checkbox"/>	<input type="checkbox"/>
• Confirmation of tax position from your accountant	<input type="checkbox"/>	<input type="checkbox"/>
• Minimum 6 months recent bank statements not held with AIB for the business and personal a/c's	<input type="checkbox"/>	<input type="checkbox"/>
• Minimum 6 months statements for any borrowings not held with AIB for the business and personal a/c's	<input type="checkbox"/>	<input type="checkbox"/>
• 3 years Revenue Notice of Assessment.	<input type="checkbox"/>	<input type="checkbox"/>

Equity Input for Purchase

	1st Applicant	2nd Applicant
• If you have been gifted funds to assist with your mortgage, we require confirmation in writing of such and confirmation that it is non-repayable. Documentary evidence of the source of any gift may be required. A Gift letter template will need to be completed, this template is available in Branch or on aib.ie	<input type="checkbox"/>	<input type="checkbox"/>

For Non-AIB Customers

	1st Applicant	2nd Applicant
• In order to comply with legislation to combat money laundering and terrorist financing you will need suitable proof of identity and residential address a) A current valid passport or current driving licence and b) A current utility bill or current bank/financial institution statement	<input type="checkbox"/>	<input type="checkbox"/>
• 6 months recent bank statements (including 1 original)	<input type="checkbox"/>	<input type="checkbox"/>
• If your existing mortgage is not with AIB, we require 6 months recent mortgage statements (including 1 original)	<input type="checkbox"/>	<input type="checkbox"/>
• If you live abroad or have a banking relationship abroad, a foreign credit check will be required.	<input type="checkbox"/>	<input type="checkbox"/>

Valuation Report

- You don't have to arrange a valuation report on the property until we have given you a favourable response, in principle, to your mortgage application.
- When appropriate, a valuation of the property must be carried out by a valuer on our residential mortgage valuers panel and can only be arranged by contacting our Central Valuations Team on 1890 100 051. This valuation will cost you €150. If the valuation of the property is undertaken more than four months before the requested date of drawdown of the loan or of the final stage payment, a re-valuation will be required which will cost you €65.
- If you are applying for a self-build mortgage, the valuation report must be undertaken no more than four months before the date of the letter of loan offer. Each stage payment will only be released on foot of certificates, in the form specified by us. In addition, a final original valuation report must be submitted to us before drawdown of the final stage payment and/or on completion.
- Our acceptance of an original valuation report is not a guarantee that the property is free from defects.
- Drawdown will be based on the purchase price or the valuation of the property, whichever is lower.

For Self-Builds

- Planning permission and details of proposed size of property (square feet/metres)
- (A) Copy of your fixed price contract or (B) If you are building by direct labour, a detailed schedule of build costs to be completed by your qualified architect/engineer/building surveyor – detailing build costs and outlining that the property can be completed in full for the proposed build cost (template available in all branches)
- It will be necessary to have an initial valuation report completed prior to full loan approval, advising cost/value of site and estimated market value on completion of build.* (For self-builds interim building certificates will be required for release of funds on a phased basis or in tranches. These certificates have to be completed by a member of one of the 7 AIB approved bodies, further information will be given after sanction has been approved).

For New Houses

- If the house is part of an estate development, the Structural Guarantee Certificate (which the builder will provide)
- If the house is being built on your own site by direct labour, a letter from a qualified architect or civil engineer confirming that he/she:
 - a) Considers the costings adequate to complete the building to a good standard;
 - b) Will supervise the building construction through all stages; and
 - c) Will provide a Certificate of Completion, confirming that the building has been constructed in line with recognised good building practice, in accordance with the relevant planning permissions – and that no further work is outstanding.
- If the house is being built on your own site by fixed price contract, a copy of the contract – plus the original Structural Guarantee Certificate. Alternatively, a letter from a qualified architect or civil engineer confirming the contract price and the cover under the Structural Guarantee – and stating that he/she will supervise the building construction through all stages. If fixed price contract has exclusions, costings for same required on template from architect.

For Home Improvement Loans

- Details and costings – together with a copy, where applicable, of the appropriate planning permission or bye-law approval
- If the renovations or repairs involve work of a structural nature, a letter from your architect, confirming that the costings are adequate – and that he/she will supervise the work.

For All Customers: If you are separated or divorced the Bank may need to see some documentary evidence, such as your Deed of Separation or Divorce Decree.

*A list of the approved AIB Residential Mortgage Valuers' Panel is available from your Mortgage Consultant at your local branch or at **www.aib.ie**.

Data Protection Notice & Use of Information

How we use your information at AIB

In this Notice, we explain how we collect information about you, how we use it and how you can interact with us about it.

Who We Are

When we talk about "AIB", or "us" or "we" in this Notice, we are referring to Allied Irish Banks, p.l.c. and its subsidiaries, affiliates and their respective parent and subsidiary companies ("AIB Group"). We will share information about you within AIB Group.

How We Collect Information about You and Your Consent

We collect personal information, for example when you open an account; make a deposit; apply for a loan; use your credit or debit card; or look for advice about your investments. We will also collect information from others, such as credit bureaus (like the Irish Credit Bureau), or through our website, apps, social media sites, community based discussion forums and CCTV footage. We will sometimes record phone conversations to improve security, resolve complaints, improve service and train our people. We will always let you know when we are recording our calls with you.

Data Protection Notice & Use of Information (cont.)

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites. They help us make the site work better for you. You can find out more about cookies, including how to disable them on www.aib.ie. We also use cloud technology to store data including your information, to support our infrastructure and to deliver you real time personalised offers.

By using our products and services, or asking about them directly or online, you are consenting to us collecting and using your information in the ways we explain in this notice and any future versions of it.

How We Keep Your Information Safe

We know that you care about how information about you is used, stored and shared. We appreciate your trust in us to do that. To protect your information we use security measures that comply with Irish law and meet international standards. This includes computer safeguards and secure files and buildings.

What We Use Your Information For

Offering and Managing Your AIB Products and Services

We gather information about you and the products and services you use, or ask us about. We use this information to:

- make recommendations about the products or services you hold with us,
- decide how the products and services you don't yet hold might be suitable for you, and
- decide to offer these to you, the terms and conditions under which we offer them and how we will offer them to you, for example directly or through digital media.

Developing Our Relationship – Marketing and Customer Experience

We may use your information for direct marketing purposes, where you have given us permission to do so. We may make you aware of products and services which may be of interest to you. We may do this by phone, mail, email, text or through other digital media. You can decide how much direct marketing you want to accept, so we make it as easy as possible for you to change your direct marketing preferences, simply contact us directly online or by calling **1890 724 724**.

We will also use the information we have gathered on you to personalise your experience on digital media such as websites, apps, ATMs, social media sites, mobiles and tablet devices. This may include giving you product and service content we believe might be of interest to you.

Data Analytics – Using Information in Our Business

We analyse the information that we collect and hold on you through channels such as social media networks (Facebook, Twitter, YouTube etc.). This helps us understand your behaviour, our relationship with you and also our position in a market place. Our analysis helps us to offer you products and services content we believe will be of interest to you.

Our Legal Obligations

We have legal obligations to prevent fraud, tax avoidance, money laundering and terrorist financing. These obligations mean we have to continually update our customer information. Often we have to share customer information with third party law enforcement agencies. Where false or misleading information is given to us, or we suspect criminal activity we will record this and tell the appropriate law enforcement agencies, which may be within and outside Ireland.

Your Information and Third Parties

We sometimes use other companies and individuals to work on our behalf or to give us information to help us make decisions. For example to:

- analyse data;
- collect debts;
- trace information;
- process information; and
- conduct market research.

We contract with all third parties to whom we give your information for these purposes to keep your information confidential and to respect the law on data protection.

If at any time you would like to be removed from our market research database please let us know by writing to AIB, Office of the Director of Retail & Business Banking, Bankcentre, Ballsbridge, Dublin 4.

We use credit reference agencies to check your credit history, your debts, how you operate your accounts and to verify your identity. The credit reference agencies record these searches, whether we offer you credit or not. We give them information about the products and services you hold with us and we keep them updated about how well you repay credit. We do this so that we can make decisions about offering credit and carry out credit reviews. We may use credit scoring techniques and automated decision making systems to either fully or partially assess your application.

Accessing and Managing Your Information

We try to make sure that the information we have about you is accurate and up-to-date. Sometimes we may ask you to verify that the information we have remains accurate. If your information changes or you believe we have information which is inaccurate or not up-to-date please let us know and we will change it.

Under the Data Protection Acts you have the right to see the personal information we hold about you. We will charge you €6.35 for this. To get a copy of this information, write to your local AIB branch or to the SARS Unit, 4th Floor, 1 Adelaide Road, Dublin 2.

AIB Mortgage

Your application for a Mortgage Loan

When you have completed the application forms, please return them to your AIB branch.

Branch

S.I.D. N.S.C.

Section A - Personal Details

First Applicant

Surname Gender Male ☐ Female ☐

First Name

Address

Country of Residence Eircode

Work Phone Email

Home Phone

Mobile Years at Address

If less than 2 years, please give previous address

Date of Birth / / Marital Status Single ☐ Married/Civil Partner ☐ Cohabitant ☐

Widower ☐ Separated ☐ Divorced ☐

Number of Dependents Aged from to

Please confirm how many years you are living in Ireland

Do you require a work permit/visa to be in gainful employment in Ireland? Yes ☐ No ☐

If Yes, please stipulate type of visa and expiry date of this. / /

[illegible]

Date of Birth / / Marital Status Single ☐ Married/Civil Partner ☐ Cohabitant ☐
Widower ☐ Separated ☐ Divorced ☐

Number of Dependents Aged from to

Please confirm how many years you are living in Ireland

Do you require a work permit/visa to be in gainful employment in Ireland? Yes ☐ No ☐

If Yes, please stipulate type of visa and expiry date of this. Day / / Month / Year

First Applicant

Home Owner ☐ Renting ☐ Living with Parents/Relatives ☐ Other

Mortgage/Rent Monthly Payment (€)

Lender

Outstanding Balance (€)

Current Value of Property (€)

Have you ever borrowed money before that was secured on residential property or land (where you had an intention to build a dwelling) in or outside the State? Yes ☐ No ☐

Home Owner ☐ Renting ☐ Living with Parents/Relatives ☐ Other

Mortgage/Rent Monthly Payment (€)

Lender

Outstanding Balance (€)

Current Value of Property (€)

Have you ever borrowed money before that was secured on residential property or land (where you had an intention to build a dwelling) in or outside the State? Yes ☐ No ☐

First Applicant

Position Held

Employer Address

[illegible]

How long in current employment? Years

Employment Type Permanent ☐ Temporary ☐ Contract ☐

Business Address

[illegible][illegible][illegible]

Position Held

Employer Address

[illegible]

How long in current employment? Years

Employment Type Permanent ☐ Temporary ☐ Contract ☐

Business Address

[illegible][illegible]

Yearly Budget

Section D - Income Details

First Applicant

Gross Basic Income per Annum (€)

Payment Frequency

Net Monthly Income (€)

Paid directly to account? Yes ☐ No ☐

Additional Income

Source

Income p.a. (€)

Is all of your income in Euro? Yes ☐ No ☐ If No, state the non-Euro currency

Second Applicant (if any)

Gross Basic Income per Annum (€)

Payment Frequency

Net Monthly Income (€)

Paid directly to account? Yes ☐ No ☐

Additional Income

Source

Income p.a. (€)

Is all of your income in Euro? Yes ☐ No ☐ If No, state the non-Euro currency

THE CURRENCY OF YOUR LOAN AND REPAYMENTS WILL BE EURO. IF THE CURRENCY OF SOME OR ALL OF THE INCOME OR ASSETS YOU INTEND TO USE TO REPAY THE MORTGAGE LOAN IS NOT EURO, AND/OR YOU LIVE IN A EUROPEAN ECONOMIC AREA (EEA) STATE THAT IS NOT IN THE EURO ZONE, THE MORTGAGE LOAN IS A FOREIGN CURRENCY LOAN.

YOU SHOULD BE AWARE THAT FLUCTUATIONS IN THE RELEVANT CURRENCY EXCHANGE RATES MAY AFFECT THE VALUE OF YOUR OUTSTANDING MORTGAGE BALANCE AND/OR YOUR REPAYMENT.

THIS COULD MEAN THAT YOU MAY FIND IT DIFFICULT TO AFFORD YOUR MORTGAGE REPAYMENTS.

WE CAN ONLY FACILITATE ONE NON-EURO CURRENCY PER MORTGAGE APPLICATION.

Section E - Savings & Commitments

First Applicant - excluding accounts held with AIB Group

	Savings	Investments	Other Assets
Purpose	<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"/> <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"/> <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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bal/Value (€)	<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"/> <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"/> <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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>
Institution	<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"/> <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"/> <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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>
Payment (€)	<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"/> <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"/> <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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>
Frequency	<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"/> <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"/> <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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>
No. of Owners	<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"/> <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"/> <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"/> <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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/>

	Commitments	Borrowings	Credit Cards
Description	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repay (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Owners	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you aware of any future changes to your circumstances as disclosed in Sections A to E?

If Yes, give details

Are you obliged to make regular payments arising from matrimonial breakdown or other separation/child maintenance proceedings?

If Yes, give details

Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt?

If Yes, give details

Second Applicant (if any) - excluding accounts held with AIB Group

	Savings	Investments	Other Assets
Purpose	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bal/Value (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Institution	<input type="text"/>	<input type="text"/>	<input type="text"/>
Payment (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Owners	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Commitments	Borrowings	Credit Cards
Description	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repay (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Owners	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you aware of any future changes to your circumstances as disclosed in Sections A to E?

If Yes, give details

Are you obliged to make regular payments arising from matrimonial breakdown or other separation/child maintenance proceedings?

If Yes, give details

Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt?

If Yes, give details

[illegible]

Purchase/Building Cost																										
Site Cost/Value																										
Repairs/Renovations																										
Parking Space Cost																										
Cost/Value of Property																										
Stamp Duty																										
*Customer Legal Fees																										
Professional Fees																										
Other (give details)																										

*Where the property is not your private dwelling place or holiday home, you should also allow for the Bank's legal fees. These will be advised to you in due course.

[illegible]

Is existing house sold? □□□□□□ If Yes, expected sale completion date □□□□□□

Agreed price of sale € □□□□□□

Amount of total mortgage loan required € Mortgage loan term
Years (Please specify)

If you wish to split your loan over different types, rates or term, please specify.

Mortgage Loan Amount (€)	Fixed or Variable Option	Term or Expiry Date
<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"/>

[illegible]

Solicitor Details

Name	<input type="text"/>
Address	<input type="text"/> <input type="text"/>
Contact Name	<input type="text"/>
Phone	<input type="text"/>
Fax	<input type="text"/>
Email	<input type="text"/>

Valuer/Surveyor Details

Name	<input type="text"/>
Profession	<input type="text"/>
Address	<input type="text"/> <input type="text"/>
Contact Name	<input type="text"/>
Phone	<input type="text"/>

Section H - Statutory Notices and other Notices

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

Note: The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

Note: If the Special Conditions specify a guarantee as part of the security for the Mortgage Loan, the Bank must notify the terms of the Mortgage Loan, and any changes to those terms, to the guarantor.

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.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applicants and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local AIB branch and on www.aib.ie

WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT REPAYING YOUR MORTGAGE ACCOUNT, AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT, YOUR ACCOUNT WILL GO INTO ARREARS.

If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995 (you can seek this insurance through us or from other sources). Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance plc. for life and pensions business.

Lending criteria, terms and conditions apply, security is required. Maximum Loan to Value limits are in place for purchases of property. Please contact us or refer to www.AIB.ie for further details." Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates).

Loans not available to people under 18. Mortgage loans require to be secured by a mortgage and charge on the subject property.

WARNING: IF YOU DO NOT PROVIDE US WITH THE REQUESTED INFORMATION AND DOCUMENTATION, WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION AND CREDIT CANNOT BE GRANTED.

Surcharge Interest

Arrears attract surcharge interest at 6% per annum in addition to the interest rate that applies to the loan. Surcharge can be avoided by making all repayments when due.

Section H - Statutory Notices and other Notices (Continued)

If the security includes a new mortgage of property other than your private dwelling place or holiday home, you will have to pay the Bank's solicitor's fees for each property mortgaged as well as your own solicitor's fees, outlays and property registration fees.

We will charge you €60 for executing a discharge, release or vacate of a mortgage.

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 ($\text{€100k} \times 24/12 \times 2\% = \text{€4,000}$)

Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank in relation to origination and servicing of mortgage loans and mortgages. AIB Mortgage Bank and Allied Irish Banks, p.l.c. are regulated by the Central Bank of Ireland.

Allied Irish Banks, p.l.c. and AIB Mortgage Bank subscribe to the Voluntary Code of Conduct on pre-contractual information for home loans.

A copy of the Code is available on request.

Endowment Mortgage Loans

WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.

WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT FUNDING YOUR ENDOWMENT ASSURANCE POLICY, AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT, THIS WILL CAUSE YOUR POLICY TO LAPSE.

In the event of early surrender of the life insurance policy in respect of an endowment loan, the possibility exists that the surrender proceeds could be less than has been paid in premium.

Consent to Communicate

I/We consent to members of AIB Group and their respective authorised agents visiting or telephoning me/us at my/our place of work at any time for the purpose of this application and for the duration of the loan. If you do not wish this condition to apply, please indicate by crossing out this paragraph and initialling.

TRANSFER OF MORTGAGES i.e. SECURITISATION

Your attention is drawn to the possibility that the Bank, in common with many other mortgage lenders worldwide, may decide to securitise some of its mortgages. Financial Institutions are limited in the amount they can lend by the level of their capital and, in order to release capital to capitalise future lendings, including mortgage lending, mortgages may be transferred to investors.

This practice is known as securitisation. Relevant investors include the world's major financial institutions. In practice, you should not be aware of any effect from securitisation because the Bank will continue to deal in all matters relating to your mortgage, including the setting of interest rates and the handling of arrears, subject to the powers and discretion of the transferee under such a scheme. If your application is approved, you will have the benefit of your solicitor's advice on the matter, before committing yourself to the mortgage.

Section H - (i) Information about your Mortgage Distance Contract

Effective from 15th February 2005

European Communities (Distance Marketing of Consumer Financial Services) Regulations

About Us

- We are AIB Mortgage Bank whose principal business is the provision of mortgage credit. Our registered office is at Bankcentre, Ballsbridge, Dublin 4
- We are registered at the Companies Registration Office, Dublin. Our registered number is 404926. Our VAT number is IE6424926A
- We are regulated by the Central Bank of Ireland.

About our Home Mortgages

- The Mortgage Loan is a loan repayable to us by instalments over an agreed term at fixed or variable interest rates, secured by a mortgage/charge on your property
- Typically the instalments are paid by direct debit.
- The total price of the Mortgage Loan is made up of interest at our published Mortgage Loan rate(s) appropriate to the mortgage loan. If you want an indication of what your repayment instalment would be, telephone **1890 724 724**, or visit our website **www.aib.ie**. The exact amount will be shown on your Letter of Offer if you proceed
- You may also have to pay other expenses such as stamp duty, registration fees, valuation fee and your solicitor's fees in relation to the mortgage as well as mortgage protection insurance and home insurance

Section H - (i) Information about your Mortgage Distance Contract (Continued)

- Under the Regulations you do not have the right to cancel a Mortgage Loan. You can however repay a Mortgage Loan at any time by paying what you owe us including interest. Breakage costs may apply to a fixed rate mortgage loan
- If you break the terms of the agreement we can demand repayment of what you owe us including interest.

The agreement will be governed by the laws of Ireland and the Courts of Ireland will have exclusive jurisdiction to resolve any disputes.

The agreement and all information and communication with you will be in English.

Solicitors Fees

If the security includes a new mortgage of property other than your private dwelling place or holiday home, you will have to pay the Bank's solicitor's fees for each property mortgaged as well as your own solicitor's fees, outlays and property registration fees.

What to do if you have a complaint

We want to ensure that any concerns you may have are dealt with quickly and efficiently. If you do have a complaint please write to the Manager, Allied Irish Banks, p.l.c., Home Mortgages, Bankcentre, Ballsbridge, Dublin 4 or email us at homemortgages@aib.ie or write to our Customer Support Centre at Bankcentre, Ballsbridge, Dublin 4. If you are not satisfied with our response you are entitled to take your complaint to the Financial Services Ombudsman's Bureau at 3rd Floor Lincoln House, Lincoln Place, Dublin 2.

Statutory Warnings – 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.

WARNING: (VARIABLE RATE LOANS) THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

WARNING: (ENDOWMENT LOANS) THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.

In the event of early surrender of the life insurance policy in respect of an endowment loan, the possibility exists that the surrender proceeds could be less than has been paid in premium.

Surcharge Interest

Arrears attract surcharge interest at 6% per annum in addition to the interest rate that applies to the loan. Surcharge can be avoided by making all repayments when due.

Section I - Declarations

I/We agree that this application may form the basis of a proposal by the Bank to an insurance company for mortgage indemnity insurance purposes, and the information contained may be disclosed to any prospective insurer for such purpose.

I/We hereby request (in the event of the application being approved) the Bank to send any letter 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 authorise AIB Group to procure credit references from a credit reference agency or agencies and to make such enquiries as any member of AIB Group may deem necessary in connection with this application. I/We hereby confirm that the information which I/we have provided above is true and correct.

I/We hereby confirm that the authorisation contained herein to disclose information constitutes a consent for the purposes of the Data Protection Acts, 1988 and 2003.

Signature of First Applicant		Signature of Joint Applicant (if any)	
<input type="text"/>		<input type="text"/>	
Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>		Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	

For Bank Use Only

Introduced by	AIB Branch Contact
<input type="text"/>	<input type="text"/>

NOTE: The original signed/dated Mortgage Application Form must be retained on the customer's lending file for a period of 7 years after the end of the customer relationship.

[illegible]

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