



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 original payslips if paid monthly, 6 original payslips if paid fortnightly, or 8 original payslips if paid weekly. The payslips must be your most recent.	<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 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"/>

We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for customer identification.

In order to verify your PPSN/TRN you may need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN/TRN and full name. For a full list of acceptable documents and more information on how to provide it, visit www.aib.ie/ccr or your local AIB Branch.

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.

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. 9 3 - -

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

PPSN/ TRN

Country of TRN if not issued in the Republic of Ireland

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. / /

Section C - Employment Details

First Applicant

Occupation

Position Held

Employer Name

Employer Address

How long in current employment? Years

Employment Type Permanent Temporary Contract

If Self-Employed

Business Name

Business Address

Business Description

Years in Business Accountant Name

Second Applicant (if any)

Occupation

Position Held

Employer Name

Employer Address

How long in current employment? Years

Employment Type Permanent Temporary Contract

If Self-Employed

Business Name

Business Address

Business Description

Years in Business Accountant Name

	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

Section G - Details of Property to be Mortgaged

Secondhand House

New House

Self-Build

Secondhand House with Structural Renovations

Property Type (please tick) Detached House Semi-detached House Bungalow

Terraced House Apartment/Flat

Please note: We do not lend for the purpose of buying bedsits or studio apartments.

New Property Address

Please indicate whose name(s) the property will be registered in

Local Authority Area

Area of Dwelling Floor Area sq. feet Plot size sq. feet

Year of Construction Total number of rooms Number of bedrooms

Construction Type Traditional (brick/block) Timber frame Precast concrete

Freehold Leasehold Unexpired term of lease years

If property is located in a tax incentive area, please state type

Building Energy Rating (BER) Grade

Annual costs associated with property (€)

Maintenance/Service cost p.a.

Parking cost p.a.

For investment property only (€)

Proposed gross rent per month

Proposed net rent per month

Is there a tenant in place?

For new self-build property only

Is house being built on site owned by you? Yes No

If No, in whose name(s) is site registered?

Building work to be executed by (i) Direct labour (ii) Formal building contract?

Does the builder/vendor require Stage Payments? Yes No

Proposed square footage (mandatory)

Solicitor Details

Name

Address

Contact Name

Phone Fax

Email

Valuer/Surveyor Details

Name

Profession

Address

Contact Name

Phone

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

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.

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.

Credit Searching Notification

We will use the information you have given us to search and to share information with credit reference agencies, such as the Irish Credit Bureau, to help with applications for credit and for ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

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, 2nd Floor, 1 Adelaide Road, Dublin 2 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 - Explicit Consent

Where in support of this application I/we may have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to this application. I/we understand that the information will only be used for this purpose.

I/we may withdraw this consent at any time.

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"/>

Section J - Declarations

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 confirm that the information which I/we have provided above is true and correct.

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.

