

Your Mortgage Checklist



Things you'll need when meeting your AIB Mortgage Advisor.



Documentation required to support your Mortgage Application

The following list details the standard documentation required to progress a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit to us before we can consider your application complete. Your Mortgage Advisor will talk to you about what documentation is required for your application.

Standard Documents – Required for all Applications

| | 1st Applicant | 2nd Applicant |
|---|--------------------------|--------------------------|
| • Fully completed and signed application form | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months most recent current account statements if not held with AIB | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months most recent statements for any of the following not held with AIB: <ul style="list-style-type: none"> ○ Savings ○ Investments ○ Borrowings including mortgages | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are currently renting and there is no regular standing order or direct debit evidencing rent being paid out of your current account, we require the lease or rental agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you have lived abroad within the past 3 years or have a bank account outside Ireland, we require a foreign credit check from the relevant country, in English | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are separated or divorced, we require a copy of the separation agreement or alternatively solicitor's written confirmation of any financial obligations and/or maintenance payments stipulated in the separation agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you require a work permit/visa to work in Ireland, we require your original Irish Residence Permit (IRP) | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are in receipt of income that is not included in your contract of employment, please send us the following Revenue documents to confirm your declared level of income: <ul style="list-style-type: none"> ○ your 3 most recent Revenue acknowledged Forms 11 | <input type="checkbox"/> | <input type="checkbox"/> |
| • Equity Input for Purchase – please provide details of the source of the Balance of Funding to complete the proposed property transaction, documentary evidence will be required prior to loan offer. | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you have any non-PAYE income we need to confirm your tax affairs are in order, please send us one of the following documents: <ul style="list-style-type: none"> ○ ROS Charges and Payments statement confirming your tax is paid; or ○ A letter of confirmation from your accountant confirming your tax affairs are in order, including any Revenue arrangements that may be in place. | <input type="checkbox"/> | <input type="checkbox"/> |

- Valuation Report - **You will be advised when this is required so you do not need to arrange it prior to that time.** You will need to contact AIB to arrange this. It needs to be completed by a valuer appointed by our Central Valuations Team. The Team can be contacted on 1890 100 051.

For Employees

| | 1st Applicant | 2nd Applicant |
|--|--------------------------|--------------------------|
| 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"/> |
| For Employees - If you want to borrow past the age of 68, we require confirmation from your employer of your intended retirement date | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 most recent payslips | <input type="checkbox"/> | <input type="checkbox"/> |
| Your most recent statement of earnings e.g. Employment Detail Summary (formerly P60) to confirm your earnings history | <input type="checkbox"/> | <input type="checkbox"/> |
| If your income is performance related, made up of any non-basic income (e.g. shift /overtime etc.) or you are on a contract, we require 3 years most recent statement of earnings e.g. Employment Detail Summary (formerly P60) to confirm your track record of earnings | <input type="checkbox"/> | <input type="checkbox"/> |
| If you are currently on leave from work, we require a letter from your employer confirming your return date under the same terms and conditions prior to leave | <input type="checkbox"/> | <input type="checkbox"/> |

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

| | 1st Applicant | 2nd Applicant |
|---|--------------------------|--------------------------|
| 3 years audited accounts or trading accounts (certified by your accountant) | <input type="checkbox"/> | <input type="checkbox"/> |
| In all circumstances, please send us the following Revenue documents to confirm your declared level of income: <ul style="list-style-type: none"> your 3 most recent Revenue acknowledged Forms 11 | <input type="checkbox"/> | <input type="checkbox"/> |
| Confirmation of tax position from your accountant or ROS Charges & Payments Statement | <input type="checkbox"/> | <input type="checkbox"/> |
| Minimum 6 months recent current account bank statements not held with AIB for the business accounts | <input type="checkbox"/> | <input type="checkbox"/> |
| We require minimum 6 months most recent statements for any borrowings not held with AIB for the business accounts | <input type="checkbox"/> | <input type="checkbox"/> |

Rental Income

| | 1st Applicant | 2nd Applicant |
|--|--------------------------|--------------------------|
| If you are in receipt of rental income from another property we require your 3 most recent Revenue acknowledged Forms 11 | <input type="checkbox"/> | <input type="checkbox"/> |
| If you will be in receipt of rental income arising from this application please advise us of the amount | <input type="checkbox"/> | <input type="checkbox"/> |

Self-Build Properties

- For Self-Build proposals - To enable us to provide you with a credit decision, we require the following details:
 - Value of site
 - Size of property
 - Site Address
 - Build cost

Further details and documentary evidence will be required prior to loan offer and will be detailed on your Approval in Principle letter.

Customer Identification

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 | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) A current utility bill or current bank/ financial institution statement | <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.



For more information, please pick up the **Safeguarding your Commitments** brochure from your AIB branch.