



For the life  
you're after

# Your Mortgage Checklist



# 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 (If you are switching your mortgage to AIB or Topping Up your AIB Mortgage, 3 months most recent statements)	<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"><li>• Savings</li><li>• Investments</li><li>• Borrowings including mortgage</li></ul>	<input type="checkbox"/>	<input type="checkbox"/>
→ Reduced Statement Requirements may apply in certain circumstances (please consult with your Mortgage Advisor for further detail).		
→ 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 a copy of 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:

- 2 Years' most recent Revenue acknowledged Forms 11.  
\*3 Years most recent Revenue Acknowledge Forms 11 may be required in certain circumstance (please consult with your Mortgage Advisor for further detail).

 

→ 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.

 

→ 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:

 

- 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.

 
 

→ 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 **0818 100 051**.

## For Employees

1st Applicant      2nd Applicant

→ Salary Certificate (available on aib.ie, in your AIB MyMortgage App or from your Mortgage Advisor) to be completed and stamped by your employer confirming permanency and basic salary

 

→ For Employees - If you want to borrow past the age of 68, we require confirmation from your employer of your intended retirement date

 

→ 3 most recent payslips

 

→ Your most recent statement of earnings e.g. Employment Detail Summary (EDS) from Revenue.ie to confirm your earnings history. (This is not required if you are switching your mortgage to AIB or Topping up your AIB mortgage.)

 

→ 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 (EDS) from Revenue.ie to confirm your track record of earnings

 

→ 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

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

	1st Applicant	2nd Applicant
→ 2 years most recent audited accounts or trading accounts (certified by your accountant) *3 years most recent Audited Accounts or Trading Accounts certified by your Accountant may be required in certain circumstance. (Please consult with your Mortgage Advisor for further detail.)	<input type="checkbox"/>	<input type="checkbox"/>
→ Please send us the following Revenue documents to confirm your declared level of income: <ul style="list-style-type: none"> <li>• your 2 years most recent Revenue acknowledged Forms 11 *3 years most recent Revenue Acknowledged Form 11 may be required in certain circumstance. (Please consult with your Mortgage Advisor for further detail.)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
→ Confirmation of tax position from your accountant or ROS Charges & Payments Statement	<input type="checkbox"/>	<input type="checkbox"/>
→ 6 months recent current business account bank statements if not held with AIB (3 months if you are switching your mortgage to AIB or Topping Up your AIB Mortgage)	<input type="checkbox"/>	<input type="checkbox"/>
→ 6 months most recent statements for any business borrowings if not held with AIB. *Reduced Business Loan Statement requirements may apply in certain circumstances (please consult with your Mortgage Advisor for further detail).	<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 most recent Revenue acknowledged Form 11 or Form 12 together with P21 detailing this income. We will also require bank statements to evidence where this rental income is received.	<input type="checkbox"/>	<input type="checkbox"/>
→ We also require tax confirmation in respect of this income - MyAccount Tax Clearance Cert from Revenue OR ROS Charges & Payments Statement evidencing a Credit or Nil Balance position OR Tax confirmation letter from Accountant confirming Tax Affairs are in order.	<input type="checkbox"/>	<input type="checkbox"/>

## Self-Build Properties

- For Self-Build proposals – Please complete Section G of the Application Form.
- Further details and documentary evidence (including Certified Costings) will be required prior to loan offer and will be outlined 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](http://www.aib.ie/ccr) or your local AIB Branch.

## 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. Any personal data provided to us by you will be provided in accordance with applicable data protection laws, and you will ensure any individuals, about whom you provide personal data to us, are made aware that you have provided their personal data to us and of our data protection notice. Our data protection notice may change from time to time.



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



**Drop in to any branch,  
call 0818 244 425 or visit  
→ [www.aib.ie/mortgages](http://www.aib.ie/mortgages)**