

SECTION B* - ACCOUNT & BORROWER DETAILS CONT.

	Property 1	Property 2	Property 3
Address of each property owned	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Type of Property (Buy To Let or Private Dwelling Home?)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Ownership Type (Joint or sole)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Loan Balance (€)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Approximate Property Value (€)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Have you been in arrears in the past two years? (If yes, please give details)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Arrears Balance (€)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Monthly Rental Income (€)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Monthly Mortgage Repayments	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Lender	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
For Sale	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

* AIB may ask you to provide documentation to support the information you have provided in this section.

SECTION C* - YOUR MONTHLY INCOME

	Borrower 1	Borrower 2	Total
Gross Monthly Salary (before tax and any other deductions at source)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Net Monthly Salary (after tax and other deductions at source)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Monthly Social Welfare Benefit	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Child Benefit	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Other (Please Specify)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Total Monthly Income	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>

Savings/Investments/Other Assets

Details of Assets (e.g. Cash Deposits, Shares etc)	Financial Institutions (e.g. Credit Union)	Balance/Value	Monthly Income (e.g. Rental Income, Interest Dividends)
1 <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>
2 <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>
3 <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>
4 <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	€ <div><div></div><div></div><div></div><div></div><div></div><div></div></div>

* AIB may ask you to provide documentation to support the information you have provided in this section.

SECTION D* - FINANCIAL COMMITMENTS/BORROWINGS/CREDIT CARDS

Lender e.g. Credit Union, Building Society, Other Bank	Purpose e.g. Credit Card, Car Loan, Mortgage, Over draft, Hire Purchase, Personal loans, Maintenance	Balance	Expiry Date	Monthly Repayment	Type Repayment e.g. Interest only/ Capital & Interest
<div></div>	<div></div>	€ <div></div>	<div></div> / <div></div> / <div></div>	€ <div></div>	<div></div>
<div></div>	<div></div>	€ <div></div>	<div></div> / <div></div> / <div></div>	€ <div></div>	<div></div>
<div></div>	<div></div>	€ <div></div>	<div></div> / <div></div> / <div></div>	€ <div></div>	<div></div>
<div></div>	<div></div>	€ <div></div>	<div></div> / <div></div> / <div></div>	€ <div></div>	<div></div>
<div></div>	<div></div>	€ <div></div>	<div></div> / <div></div> / <div></div>	€ <div></div>	<div></div>

Monthly Household Expenditure	Average Charge	Arrears if applicable
Utilities, e.g. Gas, Electricity, Phone etc.	€ <div></div>	<div></div>
Childcare cost e.g. Creche, child minder etc	€ <div></div>	<div></div>
Household, e.g. Groceries, Clothing etc	€ <div></div>	<div></div>
Transport e.g. Petrol, Tax, Insurance etc	€ <div></div>	<div></div>
Primary Residence Mortgage-related Costs e.g. Mortgage Protection/ Endowment Premium, Payment Protection, House Insurance	€ <div></div>	<div></div>
Education e.g. Books, School fees, uniforms, extra curricular activities	€ <div></div>	<div></div>
Medical e.g. medical expenses and prescription charges, Health Insurance	€ <div></div>	<div></div>
Social e.g. Christmas, Birthdays, eating out, club memberships	€ <div></div>	<div></div>
Monthly expenditure on property assets	€ <div></div>	<div></div>
Monthly Savings	€ <div></div>	<div></div>
Other	€ <div></div>	<div></div>
Total Monthly Expenditure	€ <div></div>	<div></div>

* AIB may ask you to provide documentation to support the information you have provided in this section.

SECTION E - 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.

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.

SECTION F - INTEREST ONLY REPAYMENTS

I/We wish to apply for interest only repayments on my/our following loan account(s):

I/We wish to apply for interest only repayments for a period of months* (the "Interest Only period").

If my/our application for interest only repayments is approved:

1. I/We understand that during the Interest Only period, I/we will only be making repayments to meet the interest and that the amount borrowed (the capital) will remain outstanding and must be repaid after the Interest Only period expires;
2. I/We understand that when the Interest Only period expires, my/our mortgage repayment amounts will increase because they will be recalculated to ensure that the total outstanding capital is repaid (together with interest due) within the mortgage loan term remaining;
3. I/We understand that it will result in an additional cost of credit, which is the total interest cost of deferring capital repayment during the Interest Only period;
4. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect; and
5. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place.

I/We confirm that the information I/we have provided is true and accurate.

<p>Signature of First Applicant</p> <div style="border: 1px solid black; height: 60px; margin: 5px 0;"></div> <p>Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/></p>	<p>Signature of Second Applicant</p> <div style="border: 1px solid black; height: 60px; margin: 5px 0;"></div> <p>Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/></p>
--	---

Please note maximum interest only period that may be requested is 12 months

* Please note that the number of months you can avail of interest only repayments will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.

SECTION G - MORTGAGE LOAN TERM EXTENSION

I/We wish to extend my/our current mortgage loan term(s) on the following account(s):

I/We wish to extend my/our current mortgage loan term by an additional months*

If my/our application for a mortgage loan term extension is approved:

1. I/We understand that it will lengthen the time it will take to pay off my/our mortgage loan;
2. I/We understand that my/our mortgage repayment amounts will be recalculated, which will result in a reduction of my/our mortgage repayment amounts;
3. I/We understand that it will result in me/us paying more interest because of the interest charged over the additional period of time added to my/our mortgage loan term;
4. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect; and
5. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place.

I/We confirm that the information I/we have provided is true and accurate.

<p>Signature of First Applicant</p> <div style="border: 1px solid black; height: 60px; margin: 5px 0;"></div> <p>Date / / </p>	<p>Signature of Second Applicant</p> <div style="border: 1px solid black; height: 60px; margin: 5px 0;"></div> <p>Date / / </p>
---	--

* Please note that the number of months that may be added to your mortgage loan term will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.

SECTION H – VOLUNTARY SALE

If you are in negative equity* and you wish to apply for AIB consent** to the sale of your property so that you can use the full sale proceeds to reduce your mortgage balance, please confirm the following:

1. I/We understand that if AIB consents to the sale of the property while I am/we are in negative equity, the full sale proceeds will not be sufficient to discharge all of the mortgage loan debt owed, but I/we will still be liable to repay the residual debt remaining on the mortgage loan account until such time as it is repaid in full;
2. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect;
3. I/We understand that a qualified valuer from the AIB Residential Mortgage Valuers' panel is required to complete a valuation on the mortgaged property and acknowledge that this valuation should cost me/us no more than €150; and
4. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/We understand that this review will be necessary to ensure appropriate cover is in place.

I/We confirm that the information I/we have provided is true and accurate.

Signature of First Applicant		Signature of Second Applicant	
<div></div>		<div></div>	
Date	Day / Month / Year	Date	Day / Month / Year

If your application for voluntary sale is approved by AIB, we will be in further contact to talk you through the necessary next steps.

* **What is Negative Equity?** If the total amount that you borrow (including any subsequent top-up mortgage loans) from the Bank is more than the value of the property, this results in negative equity.

** Please note that your application for voluntary sale will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.

SECTION I - MORATORIUM

I/We wish to apply for a Moratorium on my/our following loan account(s):

I/We wish to apply for Moratorium for a period of months ☐ 1 month ☐ 3 months ☐ 6 months*

If my/our application for Moratorium is approved:

1. I/We understand that during the Moratorium period, I/we will be making no repayments to the interest or capital and that this will remain outstanding and must be repaid after the Moratorium period expires;
2. I/We understand that when the Moratorium period expires, my/our mortgage repayment amounts will increase because they will be recalculated to ensure that the total outstanding capital is repaid (together with interest due) within the mortgage loan term remaining;
3. I/We understand that it will result in an additional cost of credit, which is the total interest cost of deferring capital repayment during the Moratorium period;
4. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect; and
5. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place.

I/We confirm that the information I/we have provided is true and accurate.

Signature of First Applicant		Signature of Second Applicant	
<div></div>		<div></div>	
Date	Day / Month / Year	Date	Day / Month / Year

* Please note that the number of months that may be added to your mortgage loan term will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.

SECTION J - FIXED REPAYMENTS

I/We wish to apply for fixed repayments on my/our following loan account(s):

I/We wish to apply for fixed repayment for a period of months*

If my/our application for fixed repayments is approved:

1. I/We understand that during the fixed repayments period, I/we will only be making repayments to meet the interest and a portion of capital of the amount borrowed (the remaining capital) will remain outstanding and must be repaid after the fixed repayment period expires;
2. I/We understand that when the fixed repayment period expires, my/our mortgage repayment amounts will increase because they will be recalculated to ensure that the total outstanding capital is repaid (together with interest due) within the mortgage loan term remaining;
3. I/We understand that it will result in an additional cost of credit, which is the total interest cost of deferring the remaining capital repayment during the fixed repayment period;
4. I/We understand and accept that if this application is approved by AIB, certain terms and conditions attaching to my/our mortgage loan account(s) will be varied as a result of the approval of the application and that all other terms and conditions will remain in full force and effect; and
5. I/We acknowledge that I/we have been advised to carry out a full review of life assurance, property insurance and mortgage payment protection cover if my/our application for an alternative mortgage repayment is successful. I/we understand that this review will be necessary to ensure appropriate cover is in place.

I/We confirm that the information I/we have provided is true and accurate.

<p>Signature of First Applicant</p> <div style="border: 1px solid black; height: 60px; margin-bottom: 10px;"></div> <p>Date Day Month Year</p> <div style="display: flex; justify-content: space-between; width: 100%;"> <div style="width: 20%;"><input type="text"/></div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 10%; text-align: center;">/</div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 10%; text-align: center;">/</div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 20%;"><input type="text"/></div> </div>	<p>Signature of Second Applicant</p> <div style="border: 1px solid black; height: 60px; margin-bottom: 10px;"></div> <p>Date Day Month Year</p> <div style="display: flex; justify-content: space-between; width: 100%;"> <div style="width: 20%;"><input type="text"/></div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 10%; text-align: center;">/</div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 10%; text-align: center;">/</div> <div style="width: 20%;"><input type="text"/></div> <div style="width: 20%;"><input type="text"/></div> </div>
--	---

Please note maximum fixed repayment period that may be requested is 12 months

* Please note that the number of months you can avail of fixed repayments will be considered by AIB on a case by case basis and approval is at our discretion and is subject to our lending criteria. Terms and conditions apply.

STATUTORY NOTICES & WARNINGS

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.

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

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.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications 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.