

Declarations, Authorisations and Consents

BUY TO LET MORTGAGE

First Applicant	<input type="text"/>	Second Applicant	<input type="text"/>
Third Applicant	<input type="text"/>	Fourth Applicant	<input type="text"/>
Loan Amount	<input type="text"/>	Application Number	<input type="text"/>

Please read carefully before signing this form.

To: DILOSK DAC trading as ICS Mortgages ("ICS Mortgages")

In this consent:

"Contracted Agents" means entities which have contracted with ICS Mortgages to assist ICS Mortgages in the conduct of its business or in providing services to me.

"I", "me", "my", is a reference to each of us where more than one of us have signed this form.

"Personal Details" means information concerning me which ICS Mortgages has, including information given by me or others verbally or in writing, information contained in application forms and records of my transactions with ICS Mortgages.

Consent to Contact (Place of Work)

I/we hereby consent to ICS Mortgages and its Contracted Agents being able to contact me at my place of work (this is optional – you do not have to give this consent).

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Consent to Direct Marketing (Optional)

I/we consent to the Personal Details supplied by me/us to ICS Mortgages being used to provide me/us with information about similar products and services ICS Mortgages may arrange for me/us, either directly or with a third party, by post, telephone, email, fax or other lawful means.

I/we acknowledge that I/we can, at any time, ask ICS Mortgages to stop or change the methods by which ICS Mortgages may send me/us such marketing materials.

Please tick the box if you do not want to receive this information.

Declarations, Authorisations and Consents

1. I/we apply to ICS Mortgages for a mortgage loan and declare that the information and Personal Details provided and documentation furnished by me/us are true and correct, to the best of my/our knowledge, information and belief.
2. I/we declare that the property on which the mortgage loan shall be secured is an investment property which is let or intended to be let by way of residential tenancy for the purpose of deriving a rental income.
3. I/we acknowledge that under the terms of this mortgage loan I/we are not permitted to occupy the property on which the mortgage loan will be secured.
4. I/we declare that I/we have never been insolvent and have never made arrangements with creditors and have never been involved in any court proceedings for debt.

Declarations, Authorisations and Consents (continued)

5. I/we authorise ICS Mortgages to make all reasonable enquiries of my/our accountant, solicitor, mortgage lender, broker and/or any other person, in connection with and arising from my application and any aspect thereof.
6. I/we authorise ICS Mortgages to appoint an agent to act on its behalf in processing and administering this application and/or any mortgage loans that may be granted to me/us.
7. By signing this form I/we consent to ICS Mortgages and its Contracted Agents storing, using and processing my/our Personal Details:-
 - (a) to manage and administer my/our accounts, policies or other financial products;
 - (b) to process my/our applications for credit or financial services;
 - (c) to carry out business and market research and compile statistics;
 - (d) to help to detect fraud and dishonesty;
 - (e) to enable business units in ICS Mortgages to share or access my/our Personal Details for purposes set out in this consent (but not for the purposes of direct marketing where I/we have indicated to ICS Mortgages I/we do not want it);
 - (f) to contact me/us by post, telephone, text message, electronic mail, facsimile or other means but not in a way contrary to my/our instructions to ICS Mortgages or contrary to law or regulation;
 - (g) where I/we apply for or avail of a credit facility, to carry out credit reviews including automated credit decision processes and to obtain details of my/our credit history from the Irish Credit Bureau ("ICB") or any other credit rating agency or Central Credit Register. I understand that multiple credit reviews will be conducted where greater than 3 months has lapsed since first applying or availing of a credit facility and a credit review being conducted;
 - (h) where I/we have not indicated otherwise to ICS Mortgages, to directly market the products of ICS Mortgages or of suppliers selected by ICS Mortgages using a form of communication permitted by me/us under paragraph (f) above; and
 - (i) to establish my/our identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering or terrorist financing.
8. I/we consent to ICS Mortgages disclosing my/our Personal Details:-
 - (a) where I/we apply for or avail of a credit facility, to the ICB or other credit rating agency and I/we also consent to the ICB or any other credit rating agency disclosing details of my/our credit history (and using those details for credit scoring purposes) to ICS Mortgages or other institutions to which I/we apply for credit facilities;
 - (b) to facilitate a potential or actual transfer of any mortgage loan or product provided to me/us or in connection with a securitisation;
 - (c) to its Contracted Agents and to recipients abroad but only for the purposes indicated in this consent and only where ICS Mortgages complied with Irish data protection law in doing so. This consent does not limit any other consent I/we have given (or may give) to ICS Mortgages to process or disclose my/our Personal Details.
9. I/we hereby declare and confirm that each and every one of the foregoing authorisations and consents contained herein to disclose my/our Personal Details and all or any other information to any third party constitutes a consent for the purposes of the Data Protection Acts, 1988 and 2003 and any amending or extending legislation or any European Union regulation or directive.
10. I/we declare and agree that I/we will pay any reasonable costs and expenses incurred by ICS Mortgages in dealing with this application, whether or not a loan is received by me/us.

First Applicant	<input type="text"/>	Date	<input type="text"/>
Second Applicant	<input type="text"/>	Date	<input type="text"/>
Third Applicant	<input type="text"/>	Date	<input type="text"/>
Fourth Applicant	<input type="text"/>	Date	<input type="text"/>

Dilosk DAC trading as ICS Mortgages is regulated by the Central Bank of Ireland