

# Intermediary Mortgage Application Form

## Application type

Residential Purchase

New Build

Buy to Let Purchase

Self Build

Residential Remortgage

## Your information

### Who we are

- (1) The organisation responsible for processing your information is Ulster Bank Ireland DAC which is a member of The Royal Bank of Scotland Group ("**RBS**"). For more information about other RBS companies please visit [rbs.com](https://www.rbs.com) or contact your branch or Relationship Manager.

### The Information we hold about you

- (2) Your information is made up of all the financial and personal information we hold about you and your transactions. It includes:
  - (a) information you give to us;
  - (b) information that we receive from third parties (including other RBS companies, third parties who provide services to you or us, and credit reference, fraud prevention or government agencies);
  - (c) information that we learn about you through our relationship with you and the way you operate your accounts and/or services; and
  - (d) information that we gather from the technology which you use to access our services (for example location data from your mobile phone, or an Internet Protocol (IP) address or telephone number).

### Accessing your information and other enquiries

- (3) If you would like a copy of the personal information we hold about you, please write to your branch. A fee of €6.35 is payable.
- (4) If you believe that any of the information that we hold about you is inaccurate, or if you have any queries about how we use your information which are not answered here, please contact us on 1890 252 272.

### Changes to the way we use your information

- (5) From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we will notify you and will allow a period of 60 days for you to raise any objections before the change is made. However, please note that in some cases, if you do not agree to such changes it may not be possible for us to continue to operate your account and/or provide certain products and services to you.

### How we use and share your information with other RBS companies

- (6) We may use and share your information with other RBS companies. This information is used by us and them to:
  - (a) assess and process applications, provide you with products and services and manage our (or their) relationship with you, and/or as part of a sale, reorganisation, transfer or other transaction relating to our business;
  - (b) understand our customers' preferences, expectations and financial history in order to improve the products and services we offer them;
  - (c) carry out financial (including credit) and insurance risk assessments and for risk reporting and risk management;
  - (d) develop, test, monitor and review the performance of products, services, internal systems and security arrangements offered by RBS companies;
  - (e) assess the quality of our service to customers and to provide staff training;
  - (f) improve the relevance of offers of products and services by RBS companies to our customers;
  - (g) recover debt;
  - (h) confirm your identity;
  - (i) prevent and detect crime, including fraud and money laundering; and
  - (j) comply with legal and regulatory obligations.

### Sharing with third parties

- (7) We will not share your information with anyone outside RBS except
  - (a) where we have your permission;
  - (b) where required for your product or service;
  - (c) where we are required by law and to law enforcement agencies, government entities, tax authorities or regulatory bodies around the world;
  - (d) to third parties providing services to us, such as market analysis and benchmarking, and agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
  - (e) to debt collection agencies;
  - (f) to credit reference and fraud prevention agencies;
  - (g) to other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
  - (h) where required for a sale, reorganisation, transfer or other transaction relating to our business;
  - (i) in anonymised form as part of statistics or other aggregated data shared with third parties; or
  - (j) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.

We will only share your information with third parties on a limited basis following due diligence and in accordance with our internal procedures.

(8) RBS will not share your information with third parties for marketing purposes.

### **Transferring information overseas**

(9) We may transfer your information to organisations in other countries (including to other RBS companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws.

### **Marketing information**

(10) If you have permitted us to do so, then we will send you relevant marketing information (including details of other products or services provided by us or other RBS companies which we believe may be of interest to you), by mail, phone, email, text and other forms of electronic communication. If you change your mind about how you would like us to contact you or you no longer wish to receive this information, you can tell us at any time by contacting us on 1890 252 272.

### **Communications about your account**

(11) We will contact you with information relevant to the operation and maintenance of your account by a variety of means including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.

(12) We may monitor or record calls, emails, text messages or other communications in accordance with applicable laws for the purposes outlined in (6) above.

### **Credit reference and fraud prevention agencies**

(13) We may access and use information from credit reference agencies when you open your account and periodically to:

- (a) manage and take decisions about your accounts;
- (b) prevent fraud and money laundering;
- (c) check your identity; and
- (d) trace debtors and recover debts.

(14) We may share information with credit reference agencies about how you manage your account including your account balance, credit limit and any arrears or default in making payments. This information will be made available to other organisations (including fraud prevention agencies and other financial institutions) so that they can take decisions about you, your associates and members of your household.

(15) If false or inaccurate information is provided and/or fraud is identified or suspected, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

(16) We and other organisations may access and share fraud prevention agency information about you to prevent fraud and money laundering, for example, when checking:

- (a) applications and managing credit or other facilities and recovering debt;
- (b) insurance proposals and claims; or
- (c) details of job applicants and employees.

We and other organisations may access and use this information from other countries.

(17) If you would like a copy of your information held by the Irish Credit Bureau, please visit [www.icb.ie](http://www.icb.ie) where you can obtain their contact details. The Irish Credit Bureau may charge a fee.

### **How long we keep your information**

(18) We will keep your information for as long as it is required by us or other RBS companies (even if you close your account) in order to comply with legal and regulatory requirements, or for other operational reasons, such as dealing with any queries relating to your account.

### **Security**

(19) We are committed to ensuring that your information is secure with us and with the third parties who act on our behalf. For more information about the steps we are taking to protect your information please visit <http://digital.ulsterbank.ie/globals/security-centre.html>

## Intermediary Guidance

### 4 ways to get applications through quicker

Following the four steps below will help us process your cases quickly, speed up completion and ensure prompt payment of your procuration fee. Rather than having us chase you for information (and interrupt your business), we thought it would help if we highlighted a few key pointers on how to make sure your applications are fully packaged.

#### 1. Always send us fully completed application forms

This might seem obvious but giving us all that we need is important. You'll often have the missing information to hand – in many instances you'll know the answers off the top of your head. Below are some of the most common areas where there is missing or incorrect information:

- Full addresses for last three years
- Your name, company name and relevant CBI authorisation number
- The product your client wants
- Details of your client's credit/debit card or Ulster Bank current account
- Correctly signed application (Declaration Direct Debit Mandate)

#### 2. Ensure all Third Party Applications are posted to:

Ulster Bank Ireland DAC  
Broker Support Team  
130 Baggot Street  
Dublin 2

#### 3. Always send the correct documents for credit assessment and identification checks

Documents required for identification checks

##### Identification

- A certified copy of current valid passport OR
- A certified copy of current full driving licence

##### Address

- A certified copy of a bank statement (please note we cannot accept Ulster Bank statements as proof of address) confirming the customer's name and current address – less than 6 months old OR
- A certified copy of a utility bill (preferably Electric or Gas bill and not mobile phone) or a credit card statement – confirming the customer's name and current address – less than 6 months old

##### Important KYC Documents, i.e. Identity and Address Verification Documents

Please ensure that each KYC document is certified with the words 'true copy of the original' and shows your company name and your full name (in BLOCK CAPITALS), together with your signature and the date. Documents carrying a photograph can be certified only if you met the customer face-to-face and should be certified with the words 'true likeness of applicant'.

##### Best Practices

- Most recent statements must be no more than 5 weeks old from date of application submission to Mortgage Centre.
- All applicants must supply most recent payslips (3 payslips required for monthly paid salaries, 3 payslips required for fortnightly paid salaries and 4 payslips required for weekly paid salaries).
- If customer is paid in cash, please provide signed letter from company accountant on headed paper confirming applicant is paid in cash and confirming gross annual salary.
- If the term of the mortgage extends into retirement send evidence of income in retirement.

##### Self Employed

- latest 3 months' consecutive personal bank statements verifying expenditure and
- latest 3 months' consecutive business bank statements (If business account is not with the Bank) and
- Two years Certified accounts, signed by the accountant and customer  
or Two years Audited accounts, signed by the accountant and customer  
or Self-Certified accounts where accompanied by Balancing Statement from Revenue  
or For Farmers, IFAC prepared accounts
- Tax Clearance Certificate or Signed Letter from Accountant on headed paper confirming Tax Affairs up to date.

## Self Build Requirements

### For all self builds we require –

Valid Planning Permission

Estimated completion date

M	M	Y	Y	Y	Y
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### In addition if the build is builder led we require –

Fixed Price Contract – on headed paper

Builders' Personal Indemnity Insurance

### If the build is Architect or Chartered Building Surveyor led we require –

Architects/Surveyors' costings to complete the build –  
on headed paper

Estimates from all tradesmen

Architects' Personal Indemnity Insurance

**4. If you have any questions about the information you need for any of your cases please give us a call before you submit them. Our dedicated Broker Team is here to help with every aspect of your business.**

**Further details can be found on [www.ulsterbankintermediaries.ie](http://www.ulsterbankintermediaries.ie)**

We welcome you to Ulster Bank Ireland DAC and thank you for choosing us. To help us decide whether we can provide you with a mortgage please answer all the questions on this form.

**How we will use your information**

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. For full details about how we use the personal and financial information of our customers, please see our Terms.

**Who we are**

The organisation responsible for processing your personal and financial information is Ulster Bank Ireland DAC, a member of The Royal Bank of Scotland Group ("RBS").

**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.**

**Section 1 – Intermediary Information**

CBI authorisation:  Intermediary Company

Intermediary Address:

Intermediary Telephone No.

Email address:

Fax No.

Have you provided advice for this mortgage? Yes  No

Are you charging a fee for arranging this Mortgage? Yes  No

Amount of Your Mortgage fee

**Please complete this form in BLOCK CAPITALS and in black ink.**

Fields marked with \* are mandatory and must be completed in full to enable swift completion of the application process.

**Section 2 – Personal details** – Complete in full using information as it appears on the photographic identification provided. Initials in place of full name are not acceptable.

**2.1: Details about yourself.**

**APPLICANT**

**JOINT APPLICANT**

First name\*

Middle name\*

Surname \*

Are you known by any other name? Yes  No

Please state any other Name you are known by (e.g alias name)

Other known – First name

Other known – Middle name(s)

Other known – Surname

Date of birth \*

Age next birthday	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>
Sex	M <input type="checkbox"/> F <input type="checkbox"/>	M <input type="checkbox"/> F <input type="checkbox"/>
Country of nationality*	<input type="text"/>	<input type="text"/>
Country of residence*	<input type="text"/>	<input type="text"/>
Number of dependants (if applicable)	<input type="text"/>	<input type="text"/>
Current age of dependants	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**2.2: Your income and occupation details.**

Is any of your income/assets being used to support the repayment of this mortgage sourced from a currency other than euro or are you resident in a foreign country?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If Yes, which currency?	<input type="text"/>		If Yes, which currency?	<input type="text"/>	
If Yes, which country?*	<input type="text"/>		If Yes, which country?*	<input type="text"/>	

**Note**  
If the currencies/countries above differ, **only one** can be used for the purposes of monitoring exchange rate fluctuations. Ask the customer(s) to choose which they would like to monitor? (select one box only)

Applicant 1	Income currency <input type="checkbox"/>	Country of Residence <input type="checkbox"/>	N/A or Not relevant <input type="checkbox"/>
Applicant 2	Income currency <input type="checkbox"/>	Country of Residence <input type="checkbox"/>	
Occupation*	<input type="text"/>		<input type="text"/>
Are you in pensionable employment	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

To be completed if you are in salaried or wage-earning employment

Employer's name	<input type="text"/>	<input type="text"/>
Employer's address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Length of service	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

If less than 12 months, state:

Previous employer	<input type="text"/>	<input type="text"/>
Previous occupation	<input type="text"/>	<input type="text"/>
Length of service	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

To be completed if you are self-employed, a share-holding company director or a partner in a firm

Nature of business*	<input type="text"/>	<input type="text"/>
Length of time under your control	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Length of time established	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**Income details**

Source and nature of gross income\*:

Salary/drawings	<input type="text"/>	<input type="text"/>
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Broker Code

Guaranteed overtime/commission

Other (e.g. allowances/investment)

**2.3: Your commitments and savings details.**

Regular monthly commitments (e.g. life assurance premiums, other loans, maintenance, hire purchase)

Nature	Outstanding Debt	€ per month	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Savings and investments

Ulster Bank savings

Other

Non-Ulster Bank savings

Other

Investments

Other

Other (please specify in boxes below)

**2.4: Your existing property/address.**

Applicant address\*

Address entry date\*

please provide details of all previous addresses over last 3 year period including address entry dates

Address entry date\*

Joint Applicant address\*

Address entry date\*

please provide details of all previous addresses over last 3 year period including address entry dates

Address entry date\*

Please add any additional previous addresses and entry dates on the blank sheet at the back of the application form.

Please indicate the telephone number at which you can be contacted

Applicant (home)

Joint applicant (home)



Broker Code

Applicant (business)  Joint applicant (business)

Applicant Email address

Joint Applicant Email address

Selling price if applicable

Completion date:

Are you: The owner  A tenant  other\*

\*If other, please give brief details

Existing mortgages (name and address of lenders)

Name

Address

Mortgage reference/roll no  Amount outstanding

Name

Address

Mortgage reference/roll no  Amount outstanding

**2.5: Your mortgage requirements**

Amount of loan  Repayment period

Type of interest rate required:  
Fixed interest rate (repayment will remain unchanged for the fixed rate period) Yes  No

Fixed Rate period in years

Variable interest rate (repayments may increase/decrease) Yes  No

**Mortgage Protection is mandatory under legislation in most circumstances. You do not need to get Mortgage Protection through Ulster Bank.**

Do you know of any existing or foreseeable future events that will impact your ability to repay the debt? Yes  No

\*If you completed 'Yes', please advise details in boxes below.

Do you understand how mortgage interest and charges work? Yes  No

Have you previously held a mortgage facility? Yes  No

**2.6: Details of your bank.**

Name of bank

IBAN

BIC

Sort code  -  -

Name of branch

Account number

Account duration  Y  Y  M  M

**Section 3 – Suitability statement**

**3.1: Completion of Suitability Statement.**

A Suitability Statement now requires to be completed. This is a separate document which will set out the reasons why the product(s) you have chosen is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Please mark this box with a cross to confirm you have read and understood this requirement.

**This section is to be completed only when Section 3 – Suitability Statement above and the separate Suitability Statement have been completed and the customer has agreed to proceed.**

**Section 4 – Mortgage application details**

**4.1: The property to be mortgaged.**

Address

Please advise whether the title is: Freehold  Leasehold  Years unexpired on lease  Y  Y  Y

Annual ground rent  €  €  €  €  €  €  €

Approximate year of construction  Y  Y  Y  Y

If the property is under 10 years old or in the course of construction, will it have the benefit of:

- I. Premier Guarantee (initial certificate) or Homebound Scheme Certificate (HB47)
- II. Certificate from a registered architect or chartered building surveyor with suitable current professional Indemnity Insurance\*

\*If you completed II: Please give full details of the person who supervised construction or will be doing so

Name

Address

Qualifications

Are stage payments required? Yes  No

House  Bungalow  Flat – purpose built  Flat – converted

Broker Code

Detached  Semi-detached  Terraced/linked  Other (please specify)

Approx size of plot if more than one acre

Number of:  
Reception rooms  Bedrooms  Kitchens  Bathrooms  Garages  Outbuildings

If you are purchasing:

Purchase price (excluding the value of any furnishing)

Current market value of site (self builds)

Total cost of construction

Estimated value

Completion date

Selling agents (name)

Telephone No.

Remortgages:

Date of purchase

Original purchase price

Original mortgage amount (excluding improvements cost)

Present mortgage balance

Estimated house value now

Unfinished properties

Please advise the name and address of the builder Name

Estimated date of completion  Address

Use of property:

Will the property be used solely as your main family residence? Yes  No

If no, please give full details with your application.

Letting: Is any part of the property currently let or to be let in the future?

(Under the terms of the mortgage the lender's consent is required if property is to be let).

If this is a term of the mortgage, it will be included in the letter of offer.

Yes  No

Other borrowing:

Do you intend to borrow any other money on the security of the property to be mortgaged? Yes  No

If yes, please advise:

Name of lender

Purpose of loan\*

Amount of loan

Monthly repayment

#### 4.2: Details of your solicitors

Please note: the services of a solicitor in current private practice are required in all cases for completion of the legal formalities

Name of firm

Solicitor acting

Address

Telephone Number

Email address

**Section 5 – Your fees payment (if applicable)**

**Method of payment**

Debit my Ulster Bank current account (complete section 5.1)

Please note: American Express cannot be used.

**5.1: If payment from your Ulster Bank current account: I authorise Ulster Bank to debit my account.**

Name(s) of account holders

IBAN

BIC

Account number

Sort code  -  -

If you wish to pay fees using an alternative method than those outlined above please speak to a member of staff.

**How we will use and share your information**

**(a) Credit reference and fraud prevention agencies**

We may request information about you from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

Further information about credit reference agencies can be obtained from the Irish Credit Bureau.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

**(b) With other RBS companies**

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will keep your information for as long as it is required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

**(c) With other Third Parties**

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to the Office of the Revenue Commissioners. The Office of the Revenue Commissioners may exchange this information with other countries' tax authorities.

**Giving your consent**

By continuing with this application, you agree that we may use your information in the ways described above and are happy to proceed.

**Marketing information**

RBS would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

RBS will not share your information with third parties for marketing purposes.

**Communications about your account**

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

Please complete this form in BLOCK CAPITALS and in black ink.

Please return this form to:

Ulster Bank Ireland DAC, Dublin Mortgage Centre, Block B, Central Park, Leopardstown, Dublin 18.

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By signing this mandate form, you authorise (A) Ulster Bank Mortgages to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Ulster Bank Mortgages. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account is debited. Your rights are explained in a statement that you can obtain from Ulster Bank. Please complete all fields below marked \*.

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If you have been supplied with your mortgage account/reference number, please insert below.

**Mortgage Reference Number\***

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**Your Personal Details\***

Names(s) of  
Account Holder(s)\*

Your Address\*

Town\*

County\*

Country\*

**Your Account Details\***

IBAN\*

BIC\*

**Creditor Name:** Ulster Bank Ireland DAC.

**Creditor Address:** Ulster Bank Group Centre, George's Quay, Dublin 2.

**Type of Payment:** Recurrent

**Customer signature(s)\***

**Date of signature\***

Date

D	D	M	M	Y	Y	Y	Y
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Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh and Lombard.

Registered in Republic of Ireland. Registered No.25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2, D02 VR98.

Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland. Calls may be recorded.

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**To be completed by Ulster Bank House Mortgages**

Unique Mandate Reference Number

Select Creditor ID

IE61ZZZ304775	IE90ZZZ305029	
IE88ZZZ304774	IE28ZZZ300034	

Reference to 'Lender' means Ulster Bank Ireland DAC.

I/We declare that

1. I/We have disclosed all information within my/our knowledge, which is relevant for an application for finance.
2. The information given in this application is true to the best of my/our knowledge and belief. If Ulster Bank Ireland DAC ("the Company") accepts this application and loan approval is given, I/We agree that this application and declaration shall form part of the loan contract between me/us and Ulster Bank Ireland DAC as if all terms and conditions, declaration and consents contained herein were incorporated into such contract in full.
3. I am/We are 18 years of age and over.
4. I/We will pay any insurance charges necessarily incurred by the Company.
5. The rate of interest will be that which the Company is charging on the date on which the funds release is issued and subsequently the rate may vary within the terms of the mortgage.
6. I/We will not let the property without the Company's prior consent in writing (applicable to home loans only).
7. No responsibility will be accepted by the Company for the condition of the property.
8. I/We acknowledge that by this loan application form I/we have been informed by the Company in writing that any insurance which the Company requires to be effected or maintained on the property may be effected by me/us with any insurer in the joint names of the Company and myself/ourselves and with any agency or intermediary of our choice.
9. I/We hereby authorise the disclosure by the Company of any personal data or information, including credit references, relating to any transaction between me/us and the Company or any subsidiary of the Company to any Credit Information Agency or any person who proposes to take a transfer of the mortgage or to any credit rating agency for the purpose of assigning an investment credit rating to an issue of mortgage backed securities. The authorisation constitutes a consent for the purposes of section 8(h) of the Data Protection Act 1988 and 2003.
10. I/We authorise the Company to process and retain data provided by me/us in respect of this application, to seek from and provide credit references (searches) to any Credit Information Agency, to record details of any transaction which may result from this application to any Credit Information Agency and that Credit Information Agency to record, retain and disclose to its members details of all searches for a period of one year.
11. I/We acknowledge that the Company and/or Credit Information Agency are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies. I/We consent to any such application being processed, recorded and retained by any Credit Information Agency.
12. I/We acknowledge that any communication in relation to the Loan to any person whom the Company may believe to be in occupation of the property will not be in breach of any duty of confidentiality, which the Company may owe to me/us.
13. I/We acknowledge that Ulster Bank Ireland DAC reserves the right to seek verification of any information contained in this application form or any accompanying documentation from any person.
14. I/We, in accordance with the Criminal Justice Act 1994, shall when requested by the Company produce such evidence as the Company may require to verify my/our identities, or the identity of any third party for whom I/we are acting. I/we hereby authorise the Company to make and retain copies of all materials, in accordance with the Criminal Justice Act 1994. Where adequate identification has not been produced I/we understand that the Company may not issue my/our funds release.
15. I/We authorise the Mortgage Intermediary as noted in the within application to process and retain data provided by me/us in respect of this application and to disclose any information received by it from me/us to the company.

Principal applicant signature

Date

Joint applicant signature

Date

**WARNING: YOU MUST ENSURE THAT ALL INFORMATION YOU PROVIDE IN CONNECTION WITH THIS MORTGAGE APPLICATION IS UP TO DATE, TRUE, ACCURATE AND COMPLETE. SUCH INFORMATION IS REQUIRED FOR CREDIT ASSESSMENT PURPOSES AND IF YOU FAIL TO PROVIDE ALL THE NECESSARY INFORMATION AND REQUIRED CORROBORATION TO ENABLE US TO CARRY OUT A FULL CREDIT ASSESSMENT WE CANNOT GRANT ANY CREDIT TO YOU.**

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**If you choose a variable interest rate loan:  
THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**If you choose a fixed rate mortgage:  
WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.**

**If you choose a debt consolidation mortgage:  
WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.**

**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.**

Early surrender of an investment insurance/assurance policy may result in a return which would be less than the sum of the premiums paid and other charges.

Ulster Bank Ireland DAC is required under section 13 of the Housing (Miscellaneous Provisions) Act, 2002 to provide to the Minister for the Environment and Local Government such information as the Minister may, from time to time, specify. However, this information shall not include information that identifies a Borrower and, in particular, shall not include the name, date of birth or address of a borrower.

### **Fees payment**

By signing this form you are agreeing that any fees you need to pay are detailed in our Tariff of Mortgage Charges leaflet, and that on approval of your mortgage we will debit the amount from the preferred method of payment that you have specified in your mortgage application. You can choose to change this method at any time prior to payment by contacting your branch. Fees are non-refundable where Ulster Bank Ireland DAC has issued a loan offer and you decide not to proceed with the mortgage.

### **Consumer Credit Act**

In connection with the making, implementing and enforcing of any housing loan or mortgage, Ulster Bank Ireland DAC may find it desirable to send a written communication to a member of your family or to visit or telephone you, at your place of employment, a member of your family or your employer.

I/We hereby consent and agree that Ulster Bank Ireland DAC, its servants or agents may visit or telephone me/us at my/our place of employment or, my/our employer or any member of my/our family and I/we hereby give my/our consent for the purposes of Section 46 of the Consumer Credit Act 1995.

If you don't want to give your consent to this, please place a cross in this box.

Principal applicant signature

Date

Joint applicant signature

Date

A copy of this completed form is available on request.

Please return the completed form to a convenient branch of Ulster Bank Ireland DAC or to your account-holding branch if you are an Ulster Bank Ireland DAC customer.

If you are a new customer to Ulster Bank Ireland DAC you must provide positive identification to prove who you are, e.g. current valid full passport or full driving licence bearing your photograph and signature. In addition we require separate verification of your permanent address before opening an account, e.g. utility bill, bank or building society statements (originals). If you are unable to provide any of the above, please speak to a member of staff.

We are always happy to deal with any queries, please write to: **Ulster Bank Ireland DAC, Mortgage Operations, PO Box 10467, Block B Central Park, Leopardstown, Dublin 18.**

Credit is available only to persons aged 18 or over and is subject to status and conditions. Security and insurance are required for mortgage loans.

Please read the following information carefully.

### **POINTS TO NOTE**

To assist us in processing your application as quickly as possible, please bear in mind the following points:

1. Ensure the information you give is accurate.
2. If you are married and this application is for the purchase of, or is secured on your principal private resident, details of your spouse must be given and both of you must sign.
3. If you are applying for a joint mortgage, the partner with the higher income is considered to be the principal applicant.

### **GENERAL INFORMATION**

#### **VALUER'S REPORT**

Valuations are carried out for the sole purpose of establishing the market value of the property and its suitability as security for the loan. It is for use by Ulster Bank Ireland DAC only and is not a structural survey of the property, nor does it assume or guarantee that the house is free from any structural defect. Ulster Bank Ireland DAC recommends

that you arrange for an independent structural survey to be carried out. The valuation fee will be refunded where Ulster Bank Ireland DAC refuses a loan application. The fee is determined by the value of the property, as per the scale of valuation fees, details of which are available.

### **ARRANGEMENTS FOR REPAYING YOUR MORTGAGE LOAN**

Your loan repayments to Ulster Bank Ireland DAC may be made by one of the following methods:

1. A direct debit on a financial institution within the State.
2. Internal transfer from an Ulster Bank Ireland DAC Account or an approved investment account with Ulster Bank Ireland DAC.

It is a condition of the loan offer that a valid direct debit mandate be provided by you to the Company prior to drawing down your funds. The direct debit mandate (including internal transfers) must be maintained throughout the life of the loan.

Should the direct debit mandate be cancelled/closed, a new direct debit mandate must be set up.

Each monthly repayment is due on the anniversary of completion. Interest accrues on your mortgage from the date you receive your funds, and in the case of your first repayment the interest accrued from the date of release of the funds and the end of the month is payable on anniversary of completion.

### **TAX RELIEF AT SOURCE**

Since 1 January 2002 tax relief for home mortgage interest is granted at source. This means that the tax relief element of your mortgage interest is granted in the form of a reduced monthly mortgage or a Top Up repayment.

If you wish to apply for TRS, apply online at [www.revenue.ie](http://www.revenue.ie)

The operation of TRS is subject to audit by the Revenue Commissioners. Any such audit may include the examination of our files/records held in respect of the borrower which is a permitted exception under the Data Protection Acts 1988 and 2003 and therefore does not constitute a breach of the borrower's rights under those Acts.

### **FIXED RATE REDEMPTION FEE**

Where, during a fixed rate period, Ulster Bank Ireland DAC accepts:

- (a) early repayment of the loan in full,
- (b) a lump sum repayment, or part redemption,
- (c) the conversion of a fixed interest rate loan to a variable interest rate loan (or other fixed interest rate loan), the borrower must pay to Ulster Bank Ireland DAC a sum equal to the lower of six months' interest or a sum to be calculated in accordance with the formula noted in Terms and Conditions brochure.

### **SECURITISATION**

The Bank, in common with Mortgage Lenders worldwide may decide to securitise some of its mortgages. In order to release capital to fund its lending, including mortgage lending, mortgages may be transferred to investors, which includes major financial institutions worldwide. This process is called securitisation. If your application is approved your solicitor will advise you on this before you commit yourself to the mortgage.









[www.ulsterbank.com](http://www.ulsterbank.com)

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh and Lombard.  
Registered in Republic of Ireland. Registered No.25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2, D02 VR98.  
Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.  
Calls may be recorded.  
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