

Ulster Bank Mortgage Intermediaries Unit, 130 Lower Baggot Street, Dublin 2

Points to note before completion:

- This form should be completed in conjunction with the Intermediaries general mortgage application form when applying for an Ulster Bank Mortgage. Information provided in the application will be used by Ulster Bank when assessing your application for a mortgage.
- Intermediary Guidance notes are attached with additional guidance and advice available on the ulsterbank.ie/intermediaries website to help applications proceed quicker.

Section 1 – Intermediary Information

CBI authorisation: <input style="width: 250px; height: 20px;" type="text"/> Intermediary: <input style="width: 300px; height: 20px;" type="text"/> Broker Code: <input style="width: 300px; height: 20px;" type="text"/> Company: <input style="width: 300px; height: 20px;" type="text"/>	Intermediary Address: <input style="width: 300px; height: 20px;" type="text"/> <input style="width: 300px; height: 20px;" type="text"/> <input style="width: 300px; height: 20px;" type="text"/> Intermediary Telephone No. <input style="width: 300px; height: 20px;" type="text"/> <input style="width: 300px; height: 20px;" type="text"/>
Email address: <input style="width: 900px; height: 20px;" type="text"/>	
Fax No. <input style="width: 300px; height: 20px;" type="text"/>	
Have you provided advice for this Mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you charging a fee for arranging this Mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Amount of Your Mortgage fee: <input style="width: 150px; height: 20px;" type="text"/>	

Details about You

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"). **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.

Complete in full using information as it appears on the photographic identification provided. Initials in place of full name are not acceptable.

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.

	Applicant	Joint Applicant (if applicable)
First name*	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Middle name*	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Surname *	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Are you known by any other name? Yes <input type="checkbox"/> No <input type="checkbox"/>		
<i>Please state any other name you are known by (e.g alias name)</i>		
Other known – First name	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Other known – Middle name(s)	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Other known – Surname	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Date of birth *	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
Marital Status	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>
Sex	M <input type="checkbox"/> F <input type="checkbox"/>	M <input type="checkbox"/> F <input type="checkbox"/>
Country of nationality*	<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 300px; height: 20px;" type="text"/>

Country of residence*
Number of dependants
(if applicable)

Current age of dependants

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 No

Yes No

If Yes, which currency?

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If Yes, which currency?

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If Yes, which country?

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If Yes, which country?

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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

Country of Residence

N/A or Not relevant

Applicant 2

Income currency

Country of Residence

Occupation*

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Are you in pensionable employment

Yes No

Yes No

Guaranteed overtime/commission

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If with current employment for less than 12 months, please state

Previous employment

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Previous occupation

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Length of service

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For Self Employed(If applicable)

Length of time under your control

(y) (m)

(y) (m)

Your existing property/address

Are you: The owner A tenant Other (Please Specify)

Have you previously held a mortgage facility?

Yes No

Will the property be used solely as your main family residence?

Yes No

If no, please provide full details of what you intend to use the property for:

Letting:

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

Yes No

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

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

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Purpose of loan*

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Amount of loan

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Monthly repayment

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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.

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 the application is true to the best of my/our knowledge and belief. If Ulster Bank Ireland DAC ("the Company") accepts the application and loan approval is given, I/we agree that the 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 the application, to seek from and provide credit references (searches) to any Credit Information Agency, to record details of any transaction which may result from the 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 the 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 the 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.

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	<input type="text"/>	Date	<input type="text"/>
Joint applicant signature	<input type="text"/>	Date	<input type="text"/>

A copy of this completed form is available on request.

Please return the completed form to your Mortgage Intermediary.

We are always happy to deal with any queries, please write to: **Ulster Bank Ireland DAC, Broker Support Unit, 130 Lower Baggot Street, Dublin 2.**

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.

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

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.

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** 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) overleaf.

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 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>

Ulster Bank Ireland DAC – Appointed Mortgage Intermediary Declaration

A mortgage intermediary is obliged to submit this signed declaration to Ulster Bank Ireland DAC under the Consumer Protection Code (CPC), confirming it has had sight of all original supporting documentation evidencing the customer's identity and income and I/The Company hereby certify that each document provided in this application is a true copy of the original document. By signing this declaration the mortgage intermediary acknowledges that Ulster Bank Ireland DAC is relying on this declaration to verify compliance with the requirements of the CPC and other relevant codes issued by the Central Bank of Ireland.

I/The Company hereby acknowledge(s) that this statutory declaration shall form part of the terms of my appointment as a mortgage intermediary by Ulster Bank Ireland DAC.

I/The Company hereby confirm that following review of the information gathered, the product recommended was deemed to be the most suitable product. The product chosen meets the applicant(s) needs and objectives, personal circumstances and financial situation.

I/The Company hereby confirm that I have explained to the applicant(s) a credit reference search will be undertaken) as part of the mortgage application process with Ulster Bank Ireland DAC.

I confirm I have disclosed the amount of commission paid to me by Ulster Bank Ireland DAC to the applicant(s).

Signature:

Date:

D	D	M	M	Y	Y	Y	Y
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Print Name:

Signed for and on behalf of:

who is an intermediary of: Ulster Bank Ireland DAC.

Intermediary Guidance

Four ways to get applications through quicker

Following the four steps 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.
- 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 – Certifying documents

KYC documents i.e Identity and Address Verification documents must be certified.

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' also insert another bullet '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

D	D	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

www.ulsterbank.com