

## Your declaration and authority The following must be read carefully by all applicants

I/We hereby declare and acknowledge:

- This form must not be construed as an offer on behalf of IIB HomeLoans Limited (IIB).
- The property may not be let without prior written consent of IIB.
- Any insurance policy effected on these premises must be submitted to IIB for inspection and approval. IIB's interest must be noted on the policy. Insurance must be arranged on the premises on a full reinstatement basis.
- The valuers report to be obtained by IIB is for the purpose of assisting IIB to assess the property offered as security for the loan and is not a survey or report nor is it to be relied upon by the applicants as to the value or condition of the property.
- The making of any loan by IIB on foot of this application will not imply any warranty by IIB as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property.
- I/We authorise IIB to send my/our solicitor copies of any letter issued by IIB to me/us on foot of this application and any other information in IIB's possession relevant to this application. I/We authorise IIB to disclose details of this application and my/our mortgage account, if approved to the mortgage introducer named on this application form on an ongoing basis.
- The rate of interest will be that which IIB is charging on that date on which the loan cheque is issued and subsequently the rate may vary within the terms of the mortgage.
- The rate of interest applicable to the loan may be varied at any time at the discretion of IIB, provided however that the applicant will be notified of the change in interest rates at the earliest opportunity.
- If a fixed rate is requested the interest rate will be the fixed rate available on the day the loan cheque issues. For costs associated with early payment of a fixed loan please refer to the Consumer Credit Act 1995 notice within this form.
- I/We declare that I am/we are over 18 years of age.
- I/We expressly declare that the information given is true to the best of my/our knowledge and belief and that all facts relevant to the application have been disclosed.
- The operation of Tax Relief at Source (T.R.S.) is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in IIB's possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan from that lender. Should your loan qualify for T.R.S. your monthly T.R.S. payment will be lodged to your bank account on the same day you make your mortgage repayments.
- I declare that I have read the Consumer Credit Act notices which are set out within this form.

Signature of primary applicant	Signature of secondary applicant
Date / /	Date / /

## Consent under the Data Protection Act

IIB HomeLoans may monitor and record telephone conversations between IIB and the customer as required for fraud or crime prevention and/or to assist in improving customer services.

I/We hereby agree that the details, information and personal data which are collected from me/us or from third parties in respect of my/our application by IIB HomeLoans Ltd will be retained by IIB in electronic form and will be scanned and stored on computer, kept for and used for the purpose of processing my/our mortgage application and administering any resulting homeloan. I agree to the retention and reproduction of this information in electronic form.

I/We hereby agree and consent to the disclosure by IIB of any information and personal data collected from me/us to its service providers, (including your mortgage intermediary), its insurers including Irish Life Assurance plc., GE Mortgage Insurance Ltd, GE Financial Insurance Ltd and Royal & Sun Alliance Insurance Company Ltd, Hibernian Life and Pensions Ltd and First American Title Company Ireland (Ltd), in respect of my/our application. Personal Data collected will be retained by IIB and used for the processing of my/our application.

This information may be used in deciding whether to send you information about other products and services available from IIB Group that may be of interest to you. If you do not want this service, please tick

You have the right to receive a copy of all personal data held by IIB HomeLoans following a written request to IIB and to have any inaccuracies in that personal data corrected.

## Credit reference searching and reporting

IIB may from time to time make enquiries relating to you by contacting your employers, accountants, mortgagees, landlords and credit reference agencies and may also provide information to credit reference agencies concerning this application and the manner in which the account is conducted. For this IIB requires your consent. Please note that if you do not consent IIB may not be able to consider your application. Credit reference agencies will keep a record that a search has been made (usually for a year) and may disclose that fact and the information relating to you provided by IIB to their other members. I/We authorise IIB to make such enquiries as it deems necessary, to carry out credit reference searches against me/us, and to provide information concerning this application and the conduct of the account to credit reference agencies.

**PLEASE NOTE THAT IF YOU DO NOT CONSENT THE BANK MAY NOT BE ABLE TO CONSIDER YOUR APPLICATION.**

Signature of primary applicant	Signature of secondary applicant
Date / /	Date / /

## Consent under the Consumer Credit Act, 1995

The applicant hereby consents for the purpose of Section 46 of the Consumer Credit Act, 1995 to any telephone call or visit from IB or any person acting on his/her behalf to the applicant(s), the applicant(s) employers or any member of his/her family.

Signature of primary applicant	Signature of secondary applicant
Date / /	Date / /

## General Information Consumer Credit Act, 1995

In accordance with the provision of the Consumer Credit Act, 1995 the following are for your attention:

All loans are subject to satisfactory appraisal of status and financial standing and require security over the property and suitable savings/protection policies.

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

**For Variable Rate Homeloan: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**For Fixed Rate Homeloans:** The fixed rate on a mortgage will be the fixed rate available on the day the loan cheque issues. Redemption, in whole or part, of the fixed rate homeloan may give rise to a break funding fee charge calculated as follows: (Mortgage Balance) X (Break Funding Cost) X (Number of months to end of fixed rate term ÷ 12). The break fund cost = (original fixed rate) less (current fixed rate on offer for the term equating to remaining term).

**FOR ENDOWMENT LOANS: WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT. IT MAY BE NECESSARY TO INCREASE THE PREMIUM AMOUNT PAYABLE IN ORDER TO SECURE AN INCREASE IN THE PROCEEDS OF THE POLICY ON MATURITY. THE EARLY SURRENDER OF AN ENDOWMENT POLICY IN RESPECT OF AN ENDOWMENT LOAN MAY YIELD A LOWER RETURN TO THE BORROWER THAN THAT PAID IN PREMIA AND OTHER CHARGES.**

### Agencies

IB Bank is an agent for Royal & Sun Alliance in relation to the Homeguard Care building & contents insurance policy. IB Bank is an agent for GE Financial Insurance Ltd in relation to the Mortgage Repayment Protection (MRP) policy. IB is an agent for GE Mortgage Insurance Limited in relation to the Mortgage Indemnity Guarantee Insurance. This insurance is required for residential investment loans in excess of 85% of the value/purchase price (whichever is lower) of the property and is for the benefit of the Lender. IB Bank is an agent for Irish Life Assurance Plc and in relation to the "Homeloan account", "Level Homeloan account", "Life Protector" and Mortgage Protection" policies. A monthly policy fee of €1.90 is charged for the Homeloan Account and Level Homeloan Account policies. A bid to offer charge of 5% is paid on monthly investments made. A monthly policy fee of €2.50 is charged for the life protection policy. IB Bank is an agent for Hibernian Life and Pensions Ltd.

### Arrears

Compound interest is charged on arrears of payments at the same rate applying to the loan advanced. An additional 1% is charged on the arrears balance on a customers account where the account is more than 2 months in arrears and where the customer fails to make or keep an arrangement to clear the arrears.

### Fees

A valuation fee in the amount of €126.97 is payable to the mortgage intermediary by the applicants and will be refunded in the event that a loan is not offered or approved. Stage Valuation or Interim/Final Inspection fees are €63.49. A charge of €1 per month is made for each house insurance premium instalment collected by direct debit. A charge of €31.50 is made for Credit Transfer draw down. A charge of €6.35 is made for a giro payment book. A charge of €38.00 plus €12.70 government stamping fee is made for switching from investment method to annuity method of repayment or vice versa. A copy of legal papers is charged at €6.35 per item (max €38.00) and a charge of €12.70 is made for duplicate mortgage statements. A charge of €19 is made for processing each unpaid monthly mortgage instalment. A fee of €38.00 is charged for the release of Deeds on an 'Accountable Trust Receipt'. A call out charge of €31.50 is made for a staff visit concerning unpaid mortgage instalments. A summons serving fee of €19 is charged. Possession Order service fee costs €19. Letters for outstanding mortgage instalments cost €12.70. A mortgage deeds sealing fee of €38 is charged. A charge of €63.00 will be made in respect of alterations to the title deeds. A fee of €317.00 will be charged in the event of your account being referred to our Solicitors to commence proceedings for the recovery of the mortgaged property.

An 'Arrangement fee' equal to 0.5% of the mortgage loan amount may be payable by the applicant when the loan cheque is ready for issue. An 'amended letter of offer' fee of €63.00 may be payable by the applicant. A mortgage indemnity guarantee premium is payable on that part of the loan amount in excess of 85% of the lower of purchase price or property value and is 6.25% of the excess loan amount plus government duty of 2% plus €12.70. This charge is applicable when the property is a Residential Investment (Details specified on page 1 of the letter of offer).

NOTE: TO BE COMPLETED FOR EXPRESS CHEQUE APPLICANTS ONLY

## Client Authority to request redemption figures / Take up Title Deeds

Lender name
Name of account holder(s)
Account no.
Address

I/We authorise that upon redemption of my/our mortgage account(s), the Title Deeds to the above property should be sent to the following address:

First American Title Company (Ireland) Ltd, Booterstown Hall, Booterstown, Co. Dublin.

I/We authorise you to provide redemption figures including all interest and penalties on the above account(s), and on any other accounts which are secured on the above property to: First American Title Company (Ireland) Ltd, Booterstown Hall, Booterstown, Co. Dublin or their authorised agents.

Signature of primary applicant	Signature of secondary applicant
Date / /	Date / /

# Direct Debit



Please note that if this form is not fully completed with the correct information where applicable, it may affect the date on which funds are released.

## Instructions to your Bank or Building Society to pay Direct Debits

To be completed by applicant(s). Please complete parts 1 to 4 to instruct your bank to make payments directly from your account.

Then return the form to **Business Support Centre, IIB Homeloans Limited, Sandwich Street, Dublin 2**.

Mortgage Agreement Number

Originator's identification number



1.	To the Manager	Bank / Building Society	Address of Bank / Building Society
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Name(s) of account holder to be debited

  

3a. Sort code

  

3b. Bank account no. (only current account numbers)

4. **Instruction to your Bank or Building Society**  
Please pay IIB Homeloans Ltd Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I/We understand that this instruction may remain with IIB Homeloans Ltd and, if so, details will be passed electronically to my/our Bank/Building Society.

Signature of account holder	Signature of account holder
Date / /	Date / /

I/We hereby agree that the details, information and personal data which are collected from me/us in respect of the above named by IIB Homeloans Ltd. will be retained by IIB Homeloans Ltd in electronic form and will be scanned and stored on computer and obtained for kept for and will be used for the purpose of processing a mortgage application and administering any resulting homeloan. I/We agree to the retention and reproduction of this information in electronic form.

(Banks and Building Societies may decline to accept instructions to pay direct debits from some types of account)

MORTGAGE AGREEMENT NUMBER



THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

## The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.

The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, IIB Homeloans Ltd. will notify you 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by IIB Homeloans Ltd. or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your cancellation letter to IIB Homeloans Ltd.