



# AIB Mortgages Application Form

## How to complete the form

**1** Please use a **BLACK** pen



**2** Mark boxes **like this**    
 If you make a mistake, **do this**    
 and mark the correct box

**3** Please use **BLOCK CAPITAL**     
 **LETTERS** and leave **one**   
 **space** between each word

## Completing the forms – your questions answered

### In this application form

- “AIB”, “the Bank”, “the Lender”, “we”, “us” and “our” means AIB Mortgage Bank u.c. and Allied Irish Banks, p.l.c.
- “AIB Group” refers to Allied Irish Bank, p.l.c., its subsidiaries and associated companies

**We appreciate that you will want a prompt response to your mortgage application – so we will do everything we can to come back to you as soon as possible.**

**However, to make our task easier – and avoid any unnecessary delays – please read the following questions and answers carefully, before starting to complete the forms.**

### How should I complete the forms?

It is important that you give us all the information that we need – and that we can read all your answers. So please:

- Answer the questions clearly and fully
- Use a ballpoint pen with black ink
- Write in CAPITAL LETTERS
- Where alternative answers are suggested to you, please tick the appropriate boxes.

### Which sections should I complete?

- If you are simply seeking a mortgage loan offer in principle, without a particular property in mind, please leave Section G blank – but complete all the other sections as far as you can
- If you have already had an offer accepted on a specific property, or intend to bid at auction for a specific property, please complete the form fully
- If you are applying by yourself, complete your own details as the “First Applicant”
- If you are applying for a joint mortgage loan, give us the details of your partner as well – in the section headed “Second Applicant”.

### When will I know if my application has been successful?

Once we receive your application and any other information we ask you to give us as set out in the mortgage application checklist, we will contact you within three business days to say we have received it.

- a) If there is any information missing we will tell you, within three business days;
- b) We will let you know our decision on your mortgage application within ten business of receiving all the information we need;
- c) If we cannot make a decision within ten business days we will tell you why and when we are likely to make a decision.

### What about insurance protection?

**To protect your home, you should arrange appropriate insurances. The Bank requires buildings insurance in all cases and strongly recommends contents insurance. If the property is your principal residence, life insurance is compulsory by law, with certain exceptions. You are free to shop around for these insurances.**

- Home insurance (buildings) – covers the structure of your home
- Home insurance (contents) – covers the contents and your personal possessions
- Life assurance – covers the outstanding amount of your mortgage, in the event of death.

## Documentation required to support your Mortgage Application

The following list details the standard documentation required to progress a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit to us before we can consider your application complete. Your Mortgage Advisor will talk to you about what documentation is required for your application.

Standard Documents – Required for all Applications	1st Applicant	2nd Applicant
• Fully completed and signed application form	<input type="checkbox"/>	<input type="checkbox"/>
• 6 months most recent current account statements if not held with AIB. (If you are switching your mortgage to AIB or Topping Up your AIB mortgage, 3 months most recent statements)	<input type="checkbox"/>	<input type="checkbox"/>
• 6 months most recent statements for any of the following not held with AIB: <ul style="list-style-type: none"> <li>○ Savings</li> <li>○ Investments</li> <li>○ Borrowings including mortgages</li> </ul> *Reduced Statement Requirements may apply in certain circumstances (please consult with your Mortgage Advisor for further detail)	<input type="checkbox"/>	<input type="checkbox"/>
• If you are currently renting and there is no regular standing order or direct debit evidencing rent being paid out of your current account, we require a copy of the lease or rental agreement	<input type="checkbox"/>	<input type="checkbox"/>
• If you have lived abroad within the past 3 years or have a bank account outside Ireland, we require a foreign credit check from the relevant country, in English	<input type="checkbox"/>	<input type="checkbox"/>
• If you are separated or divorced, we require a copy of the separation agreement or alternatively solicitor's written confirmation of any financial obligations and/or maintenance payments stipulated in the separation agreement	<input type="checkbox"/>	<input type="checkbox"/>
• If you require a work permit/visa to work in Ireland, we require your original Irish Residence Permit (IRP)	<input type="checkbox"/>	<input type="checkbox"/>
• If you are in receipt of income that is not included in your contract of employment, please send us the following Revenue documents to confirm your declared level of income: <ul style="list-style-type: none"> <li>○ 2 Years most recent Revenue Acknowledged Forms 11</li> <li>*3 Years most recent Revenue Acknowledged Forms 11 may be required in certain circumstances (please consult with your Mortgage Advisor for further detail).</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
• Equity Input for Purchase – please provide details of the source of the Balance of Funding to complete the proposed property transaction, documentary evidence will be required prior to loan offer.	<input type="checkbox"/>	<input type="checkbox"/>
• If you have any non-PAYE income we need to confirm your tax affairs are in order, please send us one of the following documents: <ul style="list-style-type: none"> <li>○ ROS Charges and Payments statement confirming your tax is paid; or</li> <li>○ A letter of confirmation from your accountant confirming your tax affairs are in order, including any Revenue arrangements that may be in place.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
• <b>Valuation Report - You will be advised when this is required so you do not need to arrange it prior to that time. You will need to contact AIB to arrange this. It needs to be completed by a valuer appointed by our Central Valuations Team. The Team can be contacted on 0818 100 051.</b>		

For Employees	1st Applicant	2nd Applicant
• Salary Certificate (available on aib.ie; in your AIB MyMortgage App or from your Mortgage Advisor) to be completed and stamped by your employer confirming permanency and basic salary	<input type="checkbox"/>	<input type="checkbox"/>
• For Employees - If you want to borrow past the age of 68, we require confirmation from your employer of your intended retirement date	<input type="checkbox"/>	<input type="checkbox"/>
• 3 most recent payslips	<input type="checkbox"/>	<input type="checkbox"/>
• Your most recent statement of earnings e.g. Employment Detail Summary (EDS) from revenue.ie to confirm your earnings history (This is not required if you are switching your mortgage to AIB or Topping Up your AIB mortgage)	<input type="checkbox"/>	<input type="checkbox"/>
• If your income is performance related, made up of any non-basic income (e.g. shift /overtime etc.) or you are on a contract, we require 3 years most recent statement of earnings e.g. Employment Detail Summary (EDS) from revenue.ie, to confirm your track record of earnings	<input type="checkbox"/>	<input type="checkbox"/>
• If you are currently on leave from work, we require a letter from your employer confirming your return date under the same terms and conditions prior to leave	<input type="checkbox"/>	<input type="checkbox"/>

**For Self-Employed/Sole Trader/Director of a Company/Partnerships****1st Applicant    2nd Applicant**

- 2 years most recent Audited Accounts or Trading Accounts certified by your accountant  
\*3 Years most recent Audited Accounts or Trading Accounts certified by your Accountant may be required in certain circumstances (please consult with your Mortgage Advisor for further detail).
- Please send us the following Revenue documents to confirm your declared level of income:
  - o 2 years most recent Revenue acknowledged Forms 11  
\*3 Years most recent Revenue Acknowledged Form 11 may be required in certain circumstances (please consult with your Mortgage Advisor for further detail).
- Confirmation of tax position from your accountant or ROS Charges & Payments Statement
- 6 months most recent current account business bank statements if not held with AIB (3 months if you are switching your mortgage to AIB or Topping Up your AIB mortgage)
- 6 months most recent statements for any business borrowings if not held with AIB  
\*Reduced Business Loan Statement requirements may apply in certain circumstances (please consult with your Mortgage Advisor for further detail)

**Rental Income****1st Applicant    2nd Applicant**

- If you are in receipt of rental income from another property we require your most recent Revenue acknowledged Form 11 or Form 12 together with P21 detailing this income. We will also require bank statements to evidence where this rental income is received.
- We also require tax confirmation in respect of this income - MyAccount Tax Clearance Cert from Revenue OR ROS Charges & Payments Statement evidencing a Credit or Nil Balance position OR Tax confirmation letter from Accountant confirming Tax Affairs are in order.

**Self-Build Properties:**

- For Self-Build proposals, please complete Section G of the Application Form.

Further details and documentary evidence (including Certified Costings) will be required prior to loan offer – full details will be outlined on your Approval in Principle letter.

**Customer Identification****1st Applicant    2nd Applicant**

In order to comply with legislation to combat money laundering and terrorist financing you will need suitable proof of identity and residential address

(a) A current valid passport or current driving licence and

(b) A current utility bill or current bank/ financial institution statement

We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for Customer Identification.

In order to verify your PPSN / TRN you may need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN / TRN and full name. For a full list of acceptable documents and more information on how to provide it, visit [www.aib.ie/ccr](http://www.aib.ie/ccr) or your local AIB Branch.

# AIB Mortgage

## Your application for a Mortgage Loan

### Section A - Personal Details

#### First Applicant

Surname                      Gender Male  Female

First Name

Address

Country of Residence           Eircode

Work Phone           Email

Home Phone

Mobile           Years at Address

If less than 2 years, please give previous address

PPSN/ TRN

Country of TRN if not issued in the Republic of Ireland

Date of Birth   /   /   Marital Status Single  Married/Civil Partner  Cohabitant   
Widower  Separated  Divorced

Number of Dependents   Aged from   to

Please confirm how many years you are living in Ireland

Do you require a work permit/visa to be in gainful employment in Ireland? Yes  No

If Yes, please stipulate type of visa and expiry date of this.            /   /



## Section C - Employment Details

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### First Applicant

Occupation

Position Held

Employer Name

Employer Address

How long in current employment?  Years

Employment Type    Permanent     Temporary     Contract

### If Self-Employed

Business Name

Business Address

Business Description

Years in Business     Accountant Name

### Second Applicant (if any)

Occupation

Position Held

Employer Name

Employer Address

How long in current employment?  Years

Employment Type    Permanent     Temporary     Contract

### If Self-Employed

Business Name

Business Address

Business Description

Years in Business     Accountant Name

**Section D - Income Details**

**First Applicant**

Gross Basic Income per Annum (€)

Payment Frequency

Net Monthly Income (€)

Paid directly to account? Yes  No

**Additional Income**

Source	Income p.a. (€)
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Is all of your income in Euro? Yes  No  If No, state the non-Euro currency

**Second Applicant (if any)**

Gross Basic Income per Annum (€)

Payment Frequency

Net Monthly Income (€)

Paid directly to account? Yes  No

**Additional Income**

Source	Income p.a. (€)
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Is all of your income in Euro? Yes  No  If No, state the non-Euro currency

THE CURRENCY OF YOUR LOAN AND REPAYMENTS WILL BE EURO. IF THE CURRENCY OF SOME OR ALL OF THE INCOME OR ASSETS YOU INTEND TO USE TO REPAY THE MORTGAGE LOAN IS NOT EURO, AND/OR YOU LIVE IN A EUROPEAN ECONOMIC AREA (EEA) STATE THAT IS NOT IN THE EURO ZONE, THE MORTGAGE LOAN IS A FOREIGN CURRENCY LOAN.

**YOU SHOULD BE AWARE THAT FLUCTUATIONS IN THE RELEVANT CURRENCY EXCHANGE RATES MAY AFFECT THE VALUE OF YOUR OUTSTANDING MORTGAGE BALANCE AND/OR YOUR REPAYMENT.**

THIS COULD MEAN THAT YOU MAY FIND IT DIFFICULT TO AFFORD YOUR MORTGAGE REPAYMENTS.

**WE CAN ONLY FACILITATE ONE NON-EURO CURRENCY PER MORTGAGE APPLICATION.**

**Section E - Savings & Commitments**

**First Applicant - excluding accounts held with AIB Group**

	Savings	Investments	Other Assets
Purpose	<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"/> <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"/>
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Payment (€)	<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"/> <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"/>
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No. of Owners	<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"/> <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"/>

	Commitments	Borrowings	Credit Cards
Description	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repay (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Owners	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you aware of any future changes to your circumstances as disclosed in Sections A to E?

If Yes, give details

Are you obliged to make regular payments arising from matrimonial breakdown or other separation/child maintenance proceedings?

If Yes, give details

Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt?

If Yes, give details

**Second Applicant (if any) - excluding accounts held with AIB Group**

	Savings	Investments	Other Assets
Purpose	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bal/Value (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Institution	<input type="text"/>	<input type="text"/>	<input type="text"/>
Payment (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Owners	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Commitments	Borrowings	Credit Cards
Description	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repay (€)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Frequency	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of Owners	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you aware of any future changes to your circumstances as disclosed in Sections A to E?

If Yes, give details

Are you obliged to make regular payments arising from matrimonial breakdown or other separation/child maintenance proceedings?

If Yes, give details

Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt?

If Yes, give details



## Section F - Mortgage Loan Details

Primary Applicant                      Applicant 1                       Applicant 2

Preferred Contact                      Applicant 1                       Applicant 2

Are you a First Time Buyer?\* (please tick)

1st Applicant    Yes     No                       2nd Applicant    Yes     No

\*You are a First Time Buyer if you:

- and anyone else applying with you have never borrowed for a property anywhere before;
- have borrowed as a first time borrower for a family home before as part of a couple, but you no longer have an interest in that property yourself because your marriage, civil partnership or relationship has ended, and you have no other mortgage loans (this is called a "Fresh Start");
- have been declared insolvent or bankrupt and no longer have an interest in any property (this is called a "Fresh Start");
- are switching a mortgage for a first family home in the Republic of Ireland to us and you are borrowing more money;
- are topping up your AIB mortgage on your first family home; or
- have a first family home with no mortgage and you want to borrow money against the value of this home.

Purpose of Mortgage Loan

### Outlay (Amounts in €)

Purchase/Building Cost

Site Cost/Value

Repairs/Renovations

Parking Space Cost

**Cost/Value of Property**

Stamp Duty

\*Customer Legal Fees

Professional Fees

Other (give details)

**Total Outlay (€)**

\*Where the property is not your private dwelling place or holiday home, you should also allow for the Bank's legal fees. These will be advised to you in due course.

### Funded by (Amounts in €)

Savings

Cash Surplus from Existing Home

Third Party Contribution

Other (give details)

**Total Funding**

### Sale of Existing Property

Is existing house sold?                       If Yes, expected sale completion date

Agreed price of sale    €

**Details of Mortgage Loan Requested**Amount of total mortgage loan required € Mortgage loan term   
Years (Please specify)Please tick your choice of interest rate  Variable  Fixed & if fixed, for how many years? 

If you wish to split your loan over different types, rates or term, please specify.

Mortgage Loan Amount (€)	Fixed or Variable Option	Term or 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"/>

**Section G - Details of Property to be Mortgaged**

Secondhand House

New House

Self-Build

Secondhand House with Structural Renovations

Property Type (please tick)

Detached House  Semi-detached House  Bungalow  One Bedroom Property

Terraced House  Apartment/Flat  Studio Apartment (valued over €275,000)

Please note: We do not lend for the purpose of buying bedsits.

New Property Address

Eircode

Please indicate whose name(s) the property will be registered in

Local Authority Area

Area of Dwelling Floor Area  sq. feet Plot size  sq. feet

Year of Construction  Total number of rooms  Number of bedrooms

Construction Type Traditional (brick/block)  Timber frame  Precast concrete

Freehold  Leasehold  Unexpired term of lease  years

If property is located in a tax incentive area, please state type

Building Energy Rating (BER) Grade

**Annual costs associated with property (€)**

Maintenance/Service cost p.a.

Parking cost p.a.

**For investment property only (€)**

Proposed gross rent per month

Proposed net rent per month

Is there a tenant in place?

**For new self-build property only**

Is house being built on site owned by you? Yes  No

If No, in whose name(s) is site registered?

Building work to be executed by (i) Direct labour  (ii) Formal building contract?

Does the builder/vendor require Stage Payments? Yes  No

Proposed square footage (mandatory)

**Solicitor Details**

Name

Address

Contact Name

Phone  Fax

Email

**Valuer/Surveyor Details**

Name

Profession

Address

Contact Name

Phone

**Section H - Statutory Notices and other Notices**

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT. THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**Note:** The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

**Note:** If the Special Conditions specify a guarantee as part of the security for the Mortgage Loan, the Bank must notify the terms of the Mortgage Loan, and any changes to those terms, to the guarantor.

**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.**

**NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applicants and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.**

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on [www.centralcreditregister.ie](http://www.centralcreditregister.ie). Copies can also be obtained at your local AIB branch and on [www.aib.ie](http://www.aib.ie)

**WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT REPAYING YOUR MORTGAGE ACCOUNT, AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT, YOUR ACCOUNT WILL GO INTO ARREARS.**

If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995 (you can seek this insurance through us or from other sources).

Allied Irish Banks, p.l.c. is tied to AIB life for life and pensions business.

Allied Irish Banks, p.l.c is regulated by the Central Bank of Ireland.

Saol Assurance d.a.c., trading as AIB life, is regulated by the Central Bank of Ireland.

## Section H - Statutory Notices and other Notices (Continued)

Lending criteria, terms and conditions apply, security is required. Maximum Loan to Value limits are in place for purchases of property. Please contact us or refer to [www.AIB.ie](http://www.AIB.ie) for further details." Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates).

Loans not available to people under 18. Mortgage loans require to be secured by a mortgage and charge on the subject property.

**WARNING: IF YOU DO NOT PROVIDE US WITH THE REQUESTED INFORMATION AND DOCUMENTATION, WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION AND CREDIT CANNOT BE GRANTED.**

If the security includes a new mortgage of property other than your private dwelling place or holiday home, you will have to pay the Bank's solicitor's fees for each property mortgaged as well as your own solicitor's fees, outlays and property registration fees.

We will charge you €60 for executing a discharge, release or vacate of a mortgage.

**The following is applicable only where the interest rate is FIXED for a period of at least one year:**

**• When will you have to pay an early repayment charge (ERC)?**

At any time when a fixed interest rate (fixed for a period of at least 1 year) applies to your mortgage loan, you may have to pay us an early repayment charge if you; (i) repay all or part of your mortgage loan early, (ii) make an out of course repayment, or (iii) convert the interest rate on your loan to another interest rate. Any or all of these instances may result in a cost to the bank.

**• How do we calculate the early repayment charge?**

We calculate the early repayment charge using the following formula:  $(A) \times (U) \times (D \%) = \text{€ ERC}$  [early repayment charge], where:

(A): Amount of your mortgage loan being repaid early, or converted to another interest rate.

(U): Number of months remaining before the fixed interest rate is due to expire, divided by 12.

(D%): Difference between your original fixed interest rate at the start of the fixed interest rate term, for the full fixed interest rate term, and the applicable fixed interest rate offered by the Bank at the time the mortgage loan is repaid or converted, for the period of (U). [See note 3 in additional information regarding this calculation below.]

**Example 1:** You fix your mortgage loan at a fixed interest rate of 5.25% for a period of 5 years (60 months). After 3 years (36 months), you repay your mortgage loan in full. The outstanding amount on your mortgage loan at that time is €100,000. The applicable fixed interest rate used is the 2 year fixed interest rate being offered by the Bank as there is still 2 years (24 months) remaining on your original fixed term, e.g. 3.0%. In this case,  $\text{ERC} = (A = \text{€}100,000) \times (U = 24 \text{ months} / 12) \times (D\% = 5.25\% - 3.0\% = 2.25\%) = \text{€}4,500$ .

We will also use a market interest rate to calculate the D% component in the formula above. In that case, D% would be the difference between the market interest rate applicable at the start of the fixed interest rate term, and the market interest rate applicable at the time of the early repayment or conversion, for the unexpired fixed interest rate term. Note: Market interest rate is determined by the wholesale market. The market interest rates used will be as of close of business on the previous working day to the day the calculation is being completed.

**Example 2 (Additional Calculation):** You fix your mortgage loan at a fixed interest rate of 5.25% for a period of 5 years (60 months). The market interest rate applicable at the start of the fixed interest rate term is 3.5%. After 3 years (36 months), you repay your mortgage loan in full. The outstanding amount on your mortgage loan at that time is €100,000. The market interest rate applicable at the time of early repayment for the remainder of the fixed interest term of 2 years is 1.5%. In this case,  $\text{ERC} = (A = \text{€}100,000) \times (U = 24 \text{ months} / 12) \times (D\% = 3.5\% - 1.5\% = 2\%) = \text{€}4,000$ .

AIB will calculate the ERC, using both D% components outlined above. We will then compare the outcome of each calculation and will accept the lower amount, as this is the most beneficial to you. In the above example, this would be the ERC of €4,000.

A specific ERC calculation for your loan can be obtained by request from AIB Home Mortgages, 1 Adelaide Road, Dublin 2.

Further information on the terms used here is available on <https://www.aib.ie/our-products/mortgages/Mortgage-Jargon>

**• Additional information regarding the calculation**

We take a number of other factors into account as described below. These will result in a lower ERC than if we did not take these into account. For example:

1. We consider the reducing balance nature of your mortgage, which will mean that your ERC will be less than the indicative figure produced by the  $A \times U \times D\%$  formula.
2. When the remaining term does not exactly match a term for which there is a rate available, we will use the two closest rates and apply the most beneficial to you. For example, if you have 18 months remaining on your fixed term, we will use the more beneficial of the 12 and 24 month rates in our calculations.
3. If there is more than one applicable fixed interest rate offered by the Bank at the time the ERC is being calculated, we will always use the fixed interest rate that generates the lower ERC in our calculations

Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank u.c. in relation to origination and servicing of mortgage loans and mortgages. AIB Mortgage Bank u.c. and Allied Irish Banks, p.l.c. are regulated by the Central Bank of Ireland.

Allied Irish Banks, p.l.c. and AIB Mortgage Bank u.c. subscribe to the Voluntary Code of Conduct on pre-contractual information for home loans.

A copy of the Code is available on request.

## Endowment Mortgage 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.**

**WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT FUNDING YOUR ENDOWMENT ASSURANCE POLICY, AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT, THIS WILL CAUSE YOUR POLICY TO LAPSE.**

In the event of early surrender of the life insurance policy in respect of an endowment loan, the possibility exists that the surrender proceeds could be less than has been paid in premium.

### Consent to Communicate

I/We consent to members of AIB Group and their respective authorised agents visiting or telephoning me/us at my/our place of work at any time for the purpose of this application and for the duration of the loan. If you do not wish this condition to apply, please indicate by crossing out this paragraph and initialling.

### TRANSFER OF MORTGAGES i.e. SECURITISATION

Your attention is drawn to the possibility that the Bank, in common with many other mortgage lenders worldwide, may decide to securitise some of its mortgages. Financial Institutions are limited in the amount they can lend by the level of their capital and, in order to release capital to capitalise future lendings, including mortgage lending, mortgages may be transferred to investors.

This practice is known as securitisation. Relevant investors include the world's major financial institutions. In practice, you should not be aware of any effect from securitisation because the Bank will continue to deal in all matters relating to your mortgage, including the setting of interest rates and the handling of arrears, subject to the powers and discretion of the transferee under such a scheme. If your application is approved, you will have the benefit of your solicitor's advice on the matter, before committing yourself to the mortgage.

## Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. Any personal data provided to us by you will be provided in accordance with applicable data protection laws, and you will ensure any individuals, about whom you provide personal data to us, are made aware that you have provided their personal data to us and of our data protection notice. Our data protection notice may change from time to time.

## Credit Searching Notification

We will use the information you have given us to search and to share information with credit reference bodies, such as the Central Credit Register, to help with applications for credit and for ongoing credit review. The credit reference bodies will hold this information on a database and it may be accessed by other financial institutions.

If the security includes a new mortgage of property other than your private dwelling place or holiday home, you will have to pay the Bank's solicitor's fees for each property mortgaged as well as your own solicitor's fees, outlays and property registration fees.

### What to do if you have a complaint

We want to ensure that any concerns you may have are dealt with quickly and efficiently. If you do have a complaint please write to the Manager, Allied Irish Banks, p.l.c., Home Mortgages, 2nd Floor, 1 Adelaide Road, Dublin 2 or email us at [homemortgages@aib.ie](mailto:homemortgages@aib.ie). If you are not satisfied with our response you are entitled to take your complaint to the Financial Services & Pensions Ombudsman's Bureau of Ireland at 3rd Floor Lincoln House, Lincoln Place, Dublin 2.

### Statutory Warnings – Consumer Credit Act, 1995

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

**WARNING: (VARIABLE RATE LOANS) THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

**WARNING: (ENDOWMENT LOANS) 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.**

In the event of early surrender of the life insurance policy in respect of an endowment loan, the possibility exists that the surrender proceeds could be less than has been paid in premium.

## Section I - Explicit Consent

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Where in support of this application I/we may have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to this application. I/we understand that the information will only be used for this purpose.

I/we may withdraw this consent at any time.

<b>Signature of First Applicant</b>	<b>Signature of Joint Applicant (if any)</b>
<input type="text"/>	<input type="text"/>
Date <input type="text"/> <small>Day</small> / <input type="text"/> <small>Month</small> / <input type="text"/> <small>Year</small>	Date <input type="text"/> <small>Day</small> / <input type="text"/> <small>Month</small> / <input type="text"/> <small>Year</small>

## Section J - Declarations

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I/We hereby request (in the event of the application being approved) the Bank to send any letter of offer and mortgage documentation to me/us and my/our solicitor as notified by me/us to the Bank or, if a solicitor has not yet been instructed, to me/us.

I/We hereby confirm that the information which I/we have provided above is true and correct.

In the event that I/we have an existing tracker mortgage with another Lender then I/we will lose our entitlement to a tracker mortgage rate. I/we have been recommended to seek independent legal and financial advice in respect of this.

<b>Signature of First Applicant</b>	<b>Signature of Joint Applicant (if any)</b>
<input type="text"/>	<input type="text"/>
Date <input type="text"/> <small>Day</small> / <input type="text"/> <small>Month</small> / <input type="text"/> <small>Year</small>	Date <input type="text"/> <small>Day</small> / <input type="text"/> <small>Month</small> / <input type="text"/> <small>Year</small>

## For Bank Use Only

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<b>Introduced by</b>	<b>AIB Branch Contact</b>
<input type="text"/>	<input type="text"/>

**NOTE: The original signed/dated Mortgage Application Form must be retained on the customer's lending file for a period of 7 years after the end of the customer relationship.**





AIB Mortgage Bank u.c. is registered in Ireland, no. 404926. Allied Irish Banks, p.l.c. is registered in Ireland, no. 24173. AIB Mortgage Bank u.c. and Allied Irish Banks, p.l.c. has its registered office at 10 Molesworth Street, Dublin 2.

Allied Irish Banks, p.l.c. and AIB Mortgage Bank u.c. are regulated by the Central Bank of Ireland.