

KBC Bank Ireland Application Form **Homeloans**

Please tick box relevant to your application

- House Purchase
- Re-mortgage
- Top Up

Introducer name

Address

Tel. no.

Contact

Email address

(If this application has been introduced to you by a third party please provide contact details)

Have you, or any member of your staff met the customer face to face

Yes No

Have you sighted original client documents for

Income Yes No

Identification Yes No

Print Name Signed

IF THIS FORM IS INCOMPLETE, IT WILL SLOW DOWN THE PROCESSING OF YOUR HOME LOAN.

Your Personal Details - All Applicants

Primary applicant

Surname	Mr/Mrs/Miss/Ms/Dr
First name	Date of birth / /
Maiden name	Sex M <input type="radio"/> F <input type="radio"/>
Address	

Secondary applicant / Guarantor

Surname	Mr/Mrs/Miss/Ms/Dr
First name	Date of birth / /
Maiden name	Sex M <input type="radio"/> F <input type="radio"/>
Address	

Please state county. If Co. Dublin specify Dublin City/South Dublin/Fingal/Dun Laoghaire-Rathdown. If Co. Tipperary specify North or South. For counties Cork, Limerick, Waterford and Galway you must specify if city or county.

Mobile Number	Work
Email Address	
Country of Birth	Nationality
Length of time at current address	
Last address if less than 3 years at above address	
Are you: Married <input type="radio"/> Remarried <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/>	
Divorced <input type="radio"/> Widowed <input type="radio"/> Cohabiting <input type="radio"/>	
Are you: Owner <input type="radio"/> Private Rented <input type="radio"/> Local Authority Rented <input type="radio"/>	
Living with relatives <input type="radio"/> Other <input type="radio"/> (if renting - monthly rent €)	
Number of children	Ages

Mobile Number	Work
Email Address	
Country of Birth	Nationality
Length of time at current address	
Last address if less than 3 years at above address	
Are you: Married <input type="radio"/> Remarried <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/>	
Divorced <input type="radio"/> Widowed <input type="radio"/> Cohabiting <input type="radio"/>	
Are you: Owner <input type="radio"/> Private Rented <input type="radio"/> Local Authority Rented <input type="radio"/>	
Living with relatives <input type="radio"/> Other <input type="radio"/> (if renting - monthly rent €)	
Number of children	Ages

Are there any other persons over the age of 17 years, who will occupy the property? YES NO

If yes, how many? _____

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed mortgage? YES NO

If yes please give details: _____

	Applicant 1	Applicant 2
1. Are you an employee or director of KBC Bank Ireland plc?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If YES, please provide details:	_____	

	Applicant 1	Applicant 2
2. Are you connected to an employee of KBC Bank Ireland plc? For example a spouse, domestic partner or child?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If YES, please provide details of connection:	_____	

Financial Details

Annual outgoings including Overdraft and Credit Card (confirmation of satisfactory repayment history will be sought)

Applicant	Current loan balance	Name of lender it's with	Sort Code	Account Number	Monthly repayment	Date of Final Payment	Are you clearing this loan as part of your new mortgage?
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>
1 <input type="radio"/> 2 <input type="radio"/>							Yes <input type="radio"/> No <input type="radio"/>

Do you have any other financial commitments not indicated above (including overdraft, credit card, leases, separated persons paying maintenance etc.)? Yes No

If yes please supply details _____

Savings and Investments

Applicant	Current Savings balance	Name of Savings Institution	Account Number	Regular Savings Amount	Frequency (weekly/monthly)
1 <input type="radio"/> 2 <input type="radio"/>					
1 <input type="radio"/> 2 <input type="radio"/>					

Re-Mortgage Property Details

Is the property being mortgaged the family home? Yes <input type="radio"/> No <input type="radio"/>	Name and address of current lender
Address of property to be remortgaged (if different from address above)	
Year of purchase	Mortgage account no.
Purchase price €	Mortgage amount outstanding €
Name of person who sold you the property	Estimated property value €
Type of property (house/apartment etc.)	New mortgage required €
Use this space to tell us the purpose(s) of any additional borrowing	Use this space to tell us the purpose(s) of any additional borrowing

Purpose of Re-Mortgage

Page 1 identifies amounts required to clear your existing mortgage and other loans - Use this space to tell us the purpose(s) of any additional borrowing and other loans

Home Improvements (see below) €	Education fees €
Holiday home / Investment property €	Medical fees €
Other (please specify) €	
Other (please specify) €	
Other (please specify) €	
If home improvements please provide brief details of proposed works	

Details of New Purchase

Please outline purpose of new mortgage	First time buyer <input type="radio"/>	Moving house <input type="radio"/>	Second property <input type="radio"/>	Residence for letting <input type="radio"/>	
Address of property to be mortgaged	Purchase price €				
Please state county. If Co. Dublin specify Dublin City/South Dublin/Fingal/Dun Laoghaire-Rathdown. If Co. Tipperary specify North or South. For counties Cork, Limerick, Waterford and Galway you must specify if city or county.	Estimated property value €				
How much of the deposit are you raising yourself €	Selling Agent				
Estimated Legal Costs €					
Please tell us how you raised this deposit	Savings <input type="radio"/> €	Shares <input type="radio"/> €	Equity <input type="radio"/> €	Gift <input type="radio"/> €	Other <input type="radio"/> €
Is the property to be mortgaged a	Newly built house in housing estate <input type="radio"/>	Once off newly built house <input type="radio"/>	Apartment <input type="radio"/>	Second hand property <input type="radio"/>	
If the property is to be let/part let what is expected monthly rental income	Let €		Part let €		
Is purchase: Local Authority Housing Scheme <input type="radio"/>	Affordable Housing <input type="radio"/>	Shared Ownership with Local Authority <input type="radio"/>	Local Authority Tenant Purchase <input type="radio"/>		
If an affordable house please provide purchase price €	and market value €				

For new properties only

Name and address of builder	Name and address of surveyor/architect (for new or direct build properties/extensions)			
Tel. No.	Tel. No.		Fax No.	
Will the property have a Home Bond or Premier Guarantee? Yes <input type="radio"/> No <input type="radio"/>	Will they supervise construction? Yes <input type="radio"/> No <input type="radio"/>			
Is planning permission granted? Yes <input type="radio"/> No <input type="radio"/>	Professional indemnity insurance available? Yes <input type="radio"/> No <input type="radio"/>			
Are stage payments required? Yes <input type="radio"/> No <input type="radio"/>	Cost of building / renovations €			
	Site cost / value €			
	Is your site purchased <input type="radio"/> or gifted <input type="radio"/>			
	Completion date / /			

Top-Up Applications

Existing Mortgage Account Number
Amount required €
Purpose

Purpose of Top-Up

Page 1 identifies amounts required to clear your existing mortgage and other loans - Use this space to tell us the purpose(s) of any additional borrowing and other loans

Home Improvements (see below) €	
Holiday home / Investment property €	
Other (please specify) €	
Other (please specify) €	
Other (please specify) €	
If home improvements please provide brief details of proposed works	

Employment Details

NOTE: APPLICANTS IN EMPLOYMENT MUST SUBMIT A KBC CERTIFICATE OF INCOME TOGETHER WITH THE MOST RECENT ORIGINAL P60 AND TWO MOST RECENT PAYSLEIPS

Primary applicant

Are you employed <input type="radio"/> self employed <input type="radio"/> homemaker <input type="radio"/> retired <input type="radio"/> unwaged <input type="radio"/>		
If employed, occupation		
Employers name and address		
Length of time with this employer	years	months
Work contact number		
If less than 2 years with present employer, please provide the following details:		
Previous employer's name		
Address		
Length of time with this employer	years	months

Secondary applicant

Are you employed <input type="radio"/> self employed <input type="radio"/> homemaker <input type="radio"/> retired <input type="radio"/> unwaged <input type="radio"/>		
If employed, occupation		
Employers name and address		
Length of time with this employer	years	months
Work contact number		
If less than 2 years with present employer, please provide the following details:		
Previous employer's name		
Address		
Length of time with this employer	years	months

Self Employed Applicants

NOTE: SELF EMPLOYED APPLICANTS MUST SUBMIT THE LAST TWO YEARS AUDITED ACCOUNTS AND TWO YEARS REVENUE APPROVED TAX RETURNS

If self employed, nature of business
Trading name and address of business
Date established
Accountants name and address
Tel no.

If self employed, nature of business
Trading name and address of business
Date established
Accountants name and address
Tel no.

NOTE: ACCOUNTANTS MUST BE QUALIFIED AND BE A MEMBER OF ONE OF THE FOLLOWING INSTITUTES: INSTITUTE OF CHARTERED ACCOUNTANTS; THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS; THE INSTITUTE OF COST AND MANAGEMENT ACCOUNTANTS; THE CHARTERED INSTITUTE OF PUBLIC FINANCE ACCOUNTANTS; THE CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS; THE INSTITUTE OF INCORPORATED ACCOUNTANTS; THE ASSOCIATION OF AUTHORISED PUBLIC ACCOUNTANTS (CPA). IF NONE OF THESE QUALIFIED ACCOUNTANTS ARE AVAILABLE WE WILL REQUIRE SUPPORTING TAX DOCUMENTATION TO CONFIRM INCOME.

Income Details

Primary applicant: Annual income
(that will be certified by employer or accountant) Gtd. = Guaranteed Reg. = regular

	€	Gtd.	Reg.	Irreg.
		(please tick)		
Gross basic salary	€			
Overtime	€			
Bonus	€			
Commission	€			
Other	€			
* Source of other income				

Secondary applicant: Annual income
(that will be certified by employer or accountant) Gtd. = Guaranteed Reg. = regular

	€	Gtd.	Reg.	Irreg.
		(please tick)		
Gross basic salary	€			
Overtime	€			
Bonus	€			
Commission	€			
Other	€			
* Source of other income				

Credit History

Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan? If Yes please fill in details below

Yes No

Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan? If Yes please fill in details below

Yes No

Your Mortgage Type, Rate & Term Details

Amount of total loan required €							
Please tick repayment method	Annuity <input type="radio"/>	Flexi <input type="radio"/>					
Mortgage term	10yrs <input type="radio"/>	15yrs <input type="radio"/>	20 yrs <input type="radio"/>	25yrs <input type="radio"/>	30yrs <input type="radio"/>	35yrs <input type="radio"/>	Other <input type="radio"/> (please specify)
Please tick your choice of interest rate	Variable <input type="radio"/>	Fixed <input type="radio"/>	Fixed rate term	years			
If you wish to split your loan over different type, rate or terms, please provide details							

NOTE: WRITTEN INFORMATION WILL BE REQUIRED FOR CHANGES TO THE ABOVE.
FOR ENDOWMENT LOANS - PLEASE READ THE GENERAL INFORMATION, CONSUMER CREDIT ACT 1995 NOTICE ON PAGE 9

Solicitors Details

Firm / Company Name and Address		
Solicitors Name	Tel No.	Fax No.

Additional Information Section

(e.g other sources of income, additional relevant information, guarantor information, details of other assets / liabilities).

Your Declaration and Authority *The following must be read carefully by all applicants. I/We expressly declare that the information given on this form, the mortgage application form and any supporting documentation submitted to KBC Bank Ireland plc is true and accurate to the best of my/our knowledge and belief and that all facts relevant to this form, the mortgage application form and any supporting documentation have been disclosed.*

Distance Marketing Information

This information is supplied to you in accordance with our obligations under the European (Distance Marketing of Consumer Financial Services) Regulations 2004.

Information about us

- We are KBC Bank Ireland plc. Our main business is lending and the provision of other financial accommodation to our clients and our principal place of business is Sandwith Street, Dublin 2.
- We are a public limited company registered with the Companies Registration Office under registration number 40537.

Information about the Financial Service

- The purpose of this schedule is to summarise for you the key features of our Housing loans. Those key features are:
 - housing loans are available to persons who meet our credit criteria;
 - housing loans (including interest) are repayable over an agreed period of time, normally, but not exclusively, 25 years by monthly instalments;
 - interest on housing loans is payable at a variable rate or, if we so agree at your request, our applicable fixed rate for fixed periods;

Fees

A Valuation fee in the amount of €126.97 is payable to the mortgage intermediary by the applicants. Stage Valuation or Interim / Final Inspection fees of €63.49 may be charged. A charge of €1.00 per month is made for each house insurance premium instalment by direct debit. A charge of €6.35 may be charged for a giro payment book. A charge of €38.00 plus €12.70 government stamping fee may be charged when switching from investment method to annuity method repayment and vice versa. A copy of legal papers may be charged at €6.35 (max €38.00) per item and a charge of €12.70 may be made for duplicate mortgage statements. A charge of €6.35 may be made for a duplicate Interest Certificate. A charge of €19.00 may be made for processing each unpaid monthly mortgage instalment. A call out charge of €31.50 may be made for a staff visit. A summons-serving fee of €19 may be charged. Possession Order serving costs of €19 may be charged. A once-off charge of €317.00 may be made on an account if the account is referred to a solicitor with instructions to commence legal action to recover the mortgage property. Letters for outstanding mortgage instalments may be charged at a cost of €12.70. A mortgage deeds sealing fee of €38 may be charged. A charge of €63.00 may be made in respect of alterations to the title deeds. A fee of €38 may be charged for the release of Deeds on Accountable Trust Receipt. A charge of €6.35 may be made for releasing information under Data Protection Act. Alterations to Mortgage Product - Fees: Each alteration to the mortgage product (inc rate) may be charged at a cost of €38, the processing of each update to property insurance details may be charged at a cost of €30 and the processing of each updated life assurance details at a cost of €30.

- Housing loans are secured by a mortgage over your house;
- These and the other applicable terms and conditions will be set out in a contract which will be signed by you and us.

Additional Fees

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.

4. The following table is provided a guide to the repayment amount and level of total cost of credit.

Term	Typical Annual Percentage Rate (APR)	Repayment per €1,000 per month	Cost of Credit*
25	3.92	€5.20	€55,876.95
20	3.92	€5.98	€43,545.34
15	3.92	€7.32	€31,794.85
10	3.92	€10.05	€20,640.54

* Based on a mortgage of €100,000

5. There may be additional costs or taxes payable by you which are not paid by us or imposed by us such as stamp duty, registration fees and your solicitor's fees and mortgage and home protection insurance.
6. This information is correct at the date it is sent to you. The examples of the total cost payable by you are illustrative only, and the actual total cost will depend on prevailing rates of interest, in the case of a variable rate loan, throughout the period of the loan, and, in the case of a fixed rate loan, at the time the loan is drawn down.

Right to Terminate the Contract

7. You may at any time repay all or part of the loan early by sending a notice in writing to KBC Bank Ireland plc, Customer Services Department at the above address. The fixed rate on a mortgage will be the fixed rate available on the day the loan cheque issues. If, during a Fixed Rate Period, the Borrower repays early the whole or any part of the Loan or switches the whole or any part of the Loan into a variable rate or another fixed rate, the Borrower may be liable to pay a "break funding fee" to the Lender on the date (the "switching/redemption date") that such repayment or switching takes place. If, at the switching/redemption date the Wholesale Rate is higher than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, no break funding fee arises. If, however, at the switching/redemption date, the Wholesale Rate is lower than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, then a break funding fee will be chargeable. The break funding fee will be calculated by reference to the following formula:

$$B = (W - M) \times T / 12 \times A, \text{ where:}$$

B	=	the break funding fee.
W	=	the Wholesale Rate prevailing at the date the existing fixed rate applying to the loan was set.
M	=	the Wholesale Rate prevailing at the switching/redemption date for the unexpired time period of the Fixed Rate Period.
T	=	period of time in months to the end of the Fixed Rate Period.
A	=	principal amount which is subject to the existing fixed rate and which is being switched or redeemed.

'Wholesale rate' means the rate per cent per annum which the Lender determines to be the market rate applying to an appropriate interest rate swap for the relevant time period.

The following are examples of the calculation of the break funding fee:

a) Where Wholesale Rate increases over the term of loan:	
Wholesale Rate at the date the existing fixed interest rate applying to the loan was set (W):	7%
Wholesale Rate at switching/redemption date (M):	8%
Break funding fee	€0
b) Where Wholesale Rate decreases over term of loan:	
Wholesale Rate at date the existing fixed interest rate applying to the loan was set (W):	8%
Wholesale Rate at switching/redemption date (M):	7%
Break funding rate	1%
Unexpired Fixed Rate Period (T)	Six Months
Break funding fee (per €1,000 loan amount)	€5.00
Break funding fee = (8%-7%) × 6 / 12 × 1,000 =	€5.00 per €1,000.00

8. If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract.

Governing Law and Language

9. All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.
10. All contracts between us, all information that we supply to you and all other communications with you will be in English.

Complaint Procedures

11. We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.
12. If you have any complaint please telephone or write to KBC Bank Ireland plc, Customer Services Department, Sandwith St, Dublin 2.
13. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to: Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Telephone (01) 662 0899 Fax (01) 662 0890 e-mail: enquiries@financialombudsman.ie

I/We hereby declare and acknowledge:

- (a) This form must not be construed as an offer on behalf of KBC Bank Ireland plc (KBC).
- (b) The property may not be let without prior written consent of KBC.
- (c) Any insurance policy effected on these premises must be submitted to KBC for inspection and approval. KBC's interest must be noted on the policy. Insurance must be arranged on the premises on a full reinstatement basis.
- (d) The valuers report to be obtained by KBC is for the purpose of assisting KBC 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.
- (e) The making of any loan by KBC on foot of this application will not imply any warranty by KBC as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property.
- (f) I/We authorise KBC to send my/our solicitor copies of any letter issued by KBC to me/us on foot of this application and any other information in KBC's possession relevant to this application. I/We authorise KBC 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.
- (g) The rate of interest will be that which KBC is charging on that date on which the loan cheque is issued and subsequently the rate may vary within the terms of the mortgage.

Consent under the Consumer Credit Act, 1995

The applicant hereby consents for the purposes of Section 46 of the Consumer Credit Act 1995, to any telephone call, at home, at work, and on a mobile phone, or to any visit at home or at work from KBC Bank Ireland, to the applicant(s), the applicants employers, or any member of his/her family or any person acting on his/her behalf.

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 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.

Consumer Protection Code 2012

In accordance with the provision of the Consumer Protection Code 2012 the following are for your attention:

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.

THE POSSIBLE IMPLICATIONS AND EFFECTS OF MISSING THE SCHEDULED REPAYMENTS IN RELATION TO THIS CREDIT/LOAN (IF APPROVED) ARE:

- YOUR ACCOUNT MAY GO INTO ARREARS;
- YOUR CREDIT RATING MAY BE AFFECTED;
- YOUR LOAN MAY BECOME REPAYABLE ON DEMAND; AND
- ULTIMATELY, YOU MAY LOSE YOUR HOME.

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME;

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE;

FIXED RATE MORTGAGE WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY;

VARIABLE RATE MORTGAGE WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE;

CONSOLIDATED 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;

INTEREST ONLY MORTGAGE WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD.

Agencies

KBC Bank Ireland plc is an agent for Royal & Sun Alliance in relation to the Homeguard Care building & contents insurance policy. KBC Bank Ireland plc is an agent for Aviva Life and Pensions Ireland Ltd.

Arrears

Compound interest is charged on arrears of payments at the same rate applying to the loan advanced. An additional 1% may be 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.

Direct Debit

Please note that if this form is not fully completed with the correct information where applicable, it may effect 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, KBC Bank Ireland plc, Sandwith 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"/>
	<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 KBC Bank Ireland 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 KBC Bank Ireland and, if so, details will be passed electronically to my/our Bank/Building Society.

Signature of account holder
<input type="text"/>
Date
/ /

Signature of account holder
<input type="text"/>
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 KBC Bank Ireland will be retained by KBC Bank Ireland plc 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)
Please note that Direct Debit amounts may vary

MORTGAGE AGREEMENT NUMBER

 /


THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

The Direct Debit Guarantee

This is a guarantee provided by your own Bank as a member of the Direct Debit Scheme, in which Banks and Originators for Direct Debits participate.

If you authorise payment by Direct Debit, then

- Your Direct Debit Originator will notify you in advance of the amounts to be debited to your account
- Your Bank will accept and pay such debits, provided that your account has sufficient available funds

If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed a prompt refund by your Bank of the amount so charged.

You can cancel the Direct Debit Instruction by writing in good time to your Bank.

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, KBC Bank Ireland plc will notify you 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by KBC Bank Ireland plc 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 KBC Bank Ireland plc.

KBC Bank Ireland plc • Sandwith Street, Dublin 2

www.kbc.ie
infohomeloans@kbc.ie

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.