

KBC Bank Ireland Application Form **Residential Investment Property**

- Residential Investment Property Purchase (Euro)
- Residential Investment Property Refinance (Euro)
- Purchase of Investment Property (through Pension Fund)
- Top Up

Broker 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

Broker name Broker Tel. No. KBC Bank Ireland plc account no.
 Broker reference Broker email

SECTION I

Your Personal Details

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

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

Applicant 1

1. Are you an employee or director of KBC Bank Ireland plc? YES NO

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 NO YES NO

If YES, please provide details of connection: _____

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: _____

PLEASE COMPLETE THIS SECTION IF THE PROPOSED BORROWING IS IN A COMPANY NAME

Corporate Borrower Information

PLEASE NOTE, ALL SHAREHOLDERS WILL BE REQUIRED TO PROVIDE PERSONAL GUARANTEES FOR THE TOTAL LOAN.

Company name
Registered business address
Date of incorporation
Nature of business

PLEASE PROVIDE DETAILS OF PARENT/SUBSIDIARY COMPANY RELATIONSHIPS (IF ANY)

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Director details

Name	Shares	%	Name	Shares	%
Address			Address		
Name	Shares	%	Name	Shares	%
Address			Address		

SECTION 3

Property Details

Address of Residential Investment Property to be mortgaged		
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Projected / existing monthly rental income for the property	€ <input type="text"/> GBP <input type="text"/>	No. of tenants <input type="text"/>
Selling estate agent's name		
Selling estate agent's address		
Tel no. <input type="text"/>	Fax no. <input type="text"/>	
Is there any relationship between you and the vendor? Yes <input type="checkbox"/> No <input type="checkbox"/> <i>If yes, please give full details on the blank sheet provided at the back of this form</i>		

B. Description of Residential Investment Property

Is the Residential Investment Property to be mortgaged a:

Newly built house in housing estate	<input type="checkbox"/>
Once off newly built house	<input type="checkbox"/>
Newly built apartment	<input type="checkbox"/>
Second hand house / apartment	<input type="checkbox"/>
Maisonette	<input type="checkbox"/>
House converted into apartments	<input type="checkbox"/>

Type of Residential Investment Property to be mortgaged a:

Pre '63	<input type="checkbox"/>
Section 23/27	<input type="checkbox"/>
Section 48	<input type="checkbox"/>
Section 50	<input type="checkbox"/>
Holiday	<input type="checkbox"/>
Other	<input type="checkbox"/>

Is the Residential Investment Property to be mortgaged a:

Freehold property	<input type="checkbox"/>
Leasehold property	<input type="checkbox"/>

Please specify unexpired term

SECTION 4

Pension Fund Lending

Please complete this section if your pension fund will be purchasing the property on your behalf:

Name of pensioner trustee
Address of pensioner trustee
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Contact name
Contact phone number

Will the Residential Investment Property be purchased through:

Unit Trust	<input type="checkbox"/>	Please provide full name of pension scheme
Pension scheme	<input type="checkbox"/>	

Current value of pension fund	€ <input type="text"/>
Current Annual pension Premiums	€ <input type="text"/>
Is the pension fund a single member scheme?	Yes <input type="checkbox"/> No <input type="checkbox"/>

KBC Bank Ireland plc will require confirmation from it's Solicitors that the purchase of the Property, the acceptance of the Facility, the borrowing of the Loan and the grant of the Security have been undertaken in accordance with the Pension Deed and, where any of the Borrowers is a company, with its memorandum and articles of association and constitute legally binding obligations enforceable in accordance with the terms thereof. Please note that the Pension Fund may be required to discharge the Lenders Solicitors fee in respect of this.

SECTION 5 Your Residential Investment Property mortgage type, term & details

Residential Investment Property Purchase Loan (complete only if purchasing)

Purchase Price(s)	€	GBP
Estimated Property Valuation(s)	€	GBP
If valuation differs from purchase price please provide us with reason		
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Estimated Legal Costs	€	GBP
Estimated Fit Out Costs	€	GBP
How much of the deposit are you raising yourself:	€	GBP
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"/> <i>please specify below</i>
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Residential Investment Property Re-Finance Loan (complete only if Re-financing)

Name of Lender		
Estimated Property Valuation(s)	€	GBP
Year Property(s) acquired	€	GBP
Loan Balance(s) currently outstanding	€	GBP
Equity to be released	€	GBP
Purpose of equity release		

Residential Investment Property Top Up Loan (complete only if a Top Up to existing KBC facility(s) required)

Estimated Property Valuation	€	GBP
Existing KBC Reference		
Top Up Required	€	GBP
Purpose of Top Up		
Do you require a panel Solicitor to act on your behalf (please tick)	Yes <input type="radio"/>	No <input type="radio"/>

Your Mortgage Type, Rate & Term Details

Loan Amount Sought	€	GBP			
Term of Loan	10yrs <input type="radio"/>	15yrs <input type="radio"/>	20yrs <input type="radio"/>	25yrs <input type="radio"/>	30yrs <input type="radio"/>
Please tick your choice of interest rate	Variable <input type="radio"/>	Fixed <input type="radio"/>	Fixed rate term:		
Please tick repayment method	Annuity <input type="radio"/>	Endowment <input type="radio"/>	Pension <input type="radio"/>	Other <input type="radio"/>	
Interest Only period required	<input type="radio"/>	Years			
If you wish to split your loan over different type, rate or terms, please provide details:					
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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		
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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).

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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

1. We are KBC Bank Ireland plc trading as 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.
2. We are a public limited company registered with the Companies Registration Office under registration number 40537 and we are a wholly owned subsidiary of KBC Bank Ireland plc. We are a licensed bank regulated by the Central Bank of Ireland. The number assigned to KBC Bank Ireland plc in accordance with section 9 of the Value Added Tax Act 1972 is: 8F86824G.

Information About the Financial Service

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

Fees

Top up arrangement fee €50 for top-up loans up to €100,000. For top up loans over €100,000 a fee of €100 applies. 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 are €63.49. 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.

- Residential Investment Property 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.

Sterling Fees

An arrangement fee equal to 0.5% of the loan amount (minimum of £250) may be charged. An additional 0.5% of the loan amount may be charged as an arrangement fee and payable to the intermediary by the applicants. A valuation fee is applicable and payable to the mortgage intermediary. A charge of £25 is applicable for audit certs. A callout charge of £25 is applicable for staff visit concerning unpaid mortgage instalments. A fee of £15 is charged in respect of unpaid direct debits. A mortgage deeds sealing fee £30 is applicable with deeds on ATR. A charge of £10 is applicable in respect for duplicate statements.

UK Valuation Fees

Purchase Price / Valuation	Fee
£75k to £100k	£135
£100k to £150k	£160
£150k to £200k	£200
£200k to £250k	£240
£250k to £300k	£280

For properties where the valuation >£300k prices may vary, please contact KBC Bank Ireland plc for further information. A re-inspection fee in respect of properties under construction may apply. Please be advised that valuation fees are payable to the (UK) panel valuer and that payment may be required in advance of releasing the completed valuation report to KBC Bank Ireland plc

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	€0.00
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 = $(8\% - 7\%) \times 6 / 12 \times 1,000 = €5.00$ 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.
(h) The rate of interest applicable to the loan may be varied at any time at the discretion of KBC, provided however that the applicant will be notified of the change in interest rates promptly.
(i) 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 Right to Terminate the Contract notice within this form.
(j) I/We declare that I am/we are over 18 years of age.
(k) 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 KBC'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.
(m) I declare that I have read the Consumer Credit Act notices which are set out within this form.

Credit Process

The credit process will begin when all information has been supplied to KBC Bank Ireland Plc trading as KBC Bank Ireland plc (KBC). The credit process typically takes 5 days from receipt of the above information. The length of the credit process subject to the complexity of the proposal and more complex proposals may take longer than 5 days to assess.

KBC BANK IRELAND PLC RETAINS SUBMITTED APPLICATION (NON LEGAL) DOCUMENTATION FOR A MAXIMUM PERIOD OF 6 WEEKS FROM THE DATE OF RECEIPT IN ACCORDANCE WITH ITS DOCUMENT RETENTION POLICY, AFTER WHICH IT IS DESTROYED.

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

Consent under the Data Protection Act

Please note that KBC Bank Ireland plc may monitor and record telephone calls made to and from KBC Bank, as required for fraud and crime prevention, to assist in improving customer services, for confirmation of instructions and / or in the event of disputes. The details, information and personal data relating to you in this application form together with any other information that is furnished to KBC Bank Ireland in connection with this application and any resulting home loan ("Information"), will be used and retained by KBC Bank Ireland plc from time to time, and its and their successors, for the purposes of:-

- processing and assessing your mortgage application;
- administrating any resulting home loan, including for debt collection purposes;
- prevention of money laundering, financing of terrorism and fraud, and otherwise complying with legal and regulatory obligations;
- undertaking credit and other checks as set out below, and making credit decisions;
- quality control and group reporting and management purposes;

and for such other purposes as are set out in the terms and conditions associated with any home loan you obtain from KBC Bank Ireland, or to which you have otherwise consented (including any marketing consents you have given).

Sensitive personal data will be obtained and processed only where necessary in order to process your mortgage or any related products you may purchase from KBC Bank Ireland plc (e.g. life assurance). You hereby expressly agree to the use, retention and reproduction of sensitive personal data for such purposes. If you do not permit such processing of your sensitive personal data, it will not be possible to provide you with certain services or products.

KBC Bank Ireland may disclose your Information for the above purposes to members of the KBC Bank Ireland plc, its and their successors in title, any person acting as its or their agents, any third parties/service providers engaged by it or them in connection with the provision to you of products and services, third party suppliers of products and services arranged by KBC Bank on your behalf and at your request, regulatory bodies and law enforcement agencies, credit reference agencies and any other party to whom you have agreed KBC Bank may disclose your Information. In particular, you hereby agree and consent to the disclosure by KBC Bank Ireland of any Information to its service providers, including its insurers, Irish Life Assurance Plc and Royal Sun and Alliance Insurance Company Ltd, Hibernian Life and Pensions Ltd, and your mortgage intermediary.

Your Information will be processed, recorded and retained by KBC Bank in electronic form, including by scanning of original documents and their retention on KBC Bank Ireland plc, or its or their successors', and its and their service providers', computer systems. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you.

You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by KBC Bank following a written request (for which a small fee will be charged) and have any inaccuracies in your personal data corrected. In Accordance with Anti-Money Laundering obligations, we may undertake searches as appropriate to assist us verify your identity.

To receive Promotional Communications

From time to time KBC Bank Ireland plc may notify you of promotional offers, competitions and information on further identified products and services, including Investment Services / Products. The information given on this form may be used to send you marketing material or to electronically communicate with you or to telephone you about products and services available from KBC Bank Ireland plc and carefully selected third parties.

In order to receive these communications, please tick this box:

If you later decide that you do not want to receive this information you can write to the Marketing Department, KBC Bank Ireland, Sandwith Street, Dublin 2 or email: marketing@kbc.ie

KBC Bank Ireland plc offers individuals a wide range of credit/loan and insurance related products (including both business and personal related products). The information given on this form may be used to send you marketing material or telephone you about these products and services.

If you do not wish to receive this information please tick this box:

If you later decide that you want to receive this information you can write to the Marketing Department, KBC Bank Ireland, Sandwith Street, Dublin 2 or email: marketing@kbc.ie

Credit Reference Searching and Reporting

By signing this application, you acknowledge that KBC Bank Ireland plc will make enquiries throughout the application process relating to you by contacting your employers or accountants to confirm income and employment or net worth details, credit reference agencies (including the Irish Credit Bureau) to establish your credit record with members of the credit bureau and will provide information to credit reference agencies concerning this application and the manner in which any resulting account is conducted. KBC Bank Ireland plc may also undertake searches with the credit reference agencies from time to time during the period of any relationship with you. The credit reference agencies will keep a record of the search (usually for a year) and may disclose the fact that a search has been made, and information relating to you provided by KBC Bank Ireland plc, to their other members. KBC Bank Ireland plc and its successors may use any information received as a result of a search to make credit decisions in relation to you, to help prevent fraud and to recover its property.

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 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 / /

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 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% 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 Homeloans 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 Homeloans and, if so, details will be passed electronically to my/our Bank/Building Society.

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

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

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 Homeloans 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 loan. 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 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