

Application Form

Homeloans

Please tick box relevant to your application

- House Purchase
- Re-mortgage Express Cheque
- 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 the Client wishes to use title insurance for the processing of the loan, please complete this section and all declarations and authorities. To be completed by broker (for Express Cheque applications only)

Please provide title insurance for the property pursuant to the Remortgage Scheme Agreement between First Title UK and KBC Homeloans dated June 1998 for the mortgage amount and in the priority noted. The information contained herein is based on the borrowers application and no warranty is given by KBC Homeloans as to its accuracy.

Broker name Broker Tel. No. KBC Homeloans Account no.

Broker reference Broker email

Closing Centre Solicitor Loan amount

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

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

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.

Tel. No. Home	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

Tel. No. Home	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? _____

Financial Details - Purchase and Re-Mortgage

ANNUAL OUTGOINGS (confirmation of satisfactory repayment history will be sought)

Applicant	Current loan balance	Name of lender it's with	Sort Code	Account no	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

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)	Mortgage account no.
Year of purchase	Mortgage amount outstanding €
Purchase price €	Estimated property value €
Name of person who sold you the property	New mortgage required €
Type of property (house/apartment etc.)	
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) €	

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 €				
	Selling Agent				
How much of the deposit are you raising yourself €	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

Financial Details - Top-Up

ANNUAL OUTGOINGS (confirmation of satisfactory repayment history will be sought)

Applicant	Current loan balance	Name of lender it's with	Sort Code	Account no	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

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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 APR %	Repayment per €1,000 per month	Cost of Credit *
25	6.06	€6.38	€49,432.26
20	6.06	€7.11	€38,620.86
15	6.06	€8.38	€28,284.66
10	6.06	€11.05	€18,429.66

* 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 Homeloans, 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 = $(8\% - 7\%) \times 6 / 12 \times 1,000 = €5.00$ 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 Homeloans, 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 Homeloans (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 purpose of Section 46 of the Consumer Credit Act, 1995 to any telephone call or visit from KBC Homeloans or any person acting on his/her behalf to the applicant(s), the applicant(s) employers or any member of his/her family.

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

General Information

Consumer Credit Act 1995

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

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

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

FOR VARIABLE RATE HOMELOAN: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

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

Agencies

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% is charged on the arrears balance on a customer's 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.

NOTE: TO BE COMPLETED FOR EXPRESS CHEQUE APPLICANTS ONLY

Client Authority to Request Redemption Figures / Take up Title Deeds

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

I/We authorise that upon redemption of my/our mortgage account(s), the Title Deeds to the above property should be sent to the following address: IFG Legal Services, Booterstown Hall, Booterstown, Co. Dublin. I/We authorise you to provide redemption figures including all interest and penalties on the above account(s), and on any other accounts which are secured on the above property to: IFG Legal Services, Booterstown Hall, Booterstown, Co Dublin or their authorised agents.

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

Direct Debit

Please note that if this form is not fully completed with the correct information where applicable, it may 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 Homeloans, 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 Homeloans 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 Homeloans will notify you 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by KBC Homeloans 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 Homeloans.



KBC Homeloans • Sandwith Street, Dublin 2

www.kbchomeloans.ie
infohomeloans@kbc.ie

KBC Bank Ireland plc t/a KBC Homeloans is regulated by the Financial Regulator.