

# 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	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	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
Do you require a Panel Solicitor to act on your behalf Yes <input type="radio"/> No <input type="radio"/>

## 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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4. The following table is provided a guide to the repayment amount and level of total cost of credit. Figures exclude loan repayment protection and assumes that monthly repayments are kept up to date (see note 6 also).

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 the fixed rate period, the Applicant redeems in whole or in part or converts the loan into a variable interest rate or to another fixed rate loan, on that date, (the redemption date) a "break funding fee" will be payable to the Lender. The break funding fee will be calculated by reference to the wholesale cost then prevailing for the unexpired portion of the fixed rate period and the wholesale rate prevailing at the date of drawdown. If, at the redemption date or switching date the wholesale rate prevailing is higher than the wholesale rate at drawdown no break funding fee arises. If however, the wholesale rate is lower a break funding fee will be chargeable.

The following is an example of the calculation of the break funding fee:-

- a) where wholesale rate increases over term of loan:
- |  |    |
|--|----|
| Wholesale rate at date of funding:                   | 7% |
| Wholesale rate at switching date or redemption date: | 8% |
| Break funding fee                                    | €0 |
- b) where wholesale rate decreases over term of loan
- |   |    |
|---|----|
| Wholesale rate at date of funding:  | 8% |
| Wholesale rate at switching date or redemption date:                                  | 7% |
| Break funding rate  | 1% |
| Break funding fee (per €1,000.00)   |    |
| Formula: mortgage balance x break funding rate x (unexpired fixed term divided by 12) |    |
| Example: €1,000.00 x 1% x 6 months / 12 = €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.
- (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 at the earliest opportunity.
- (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 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.
- (l) 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.

**KBC HOMELOANS 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 Homeloans may monitor and record telephone calls made to and from KBC Homeloans, 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 Homeloans in connection with this application and any resulting home loan ("Information"), will be used and retained by KBC Homeloans, and/or members of the KBC group from time to time, and its and their successors, for the purposes of:-

- processing and assessing your mortgage application;
- administering 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 Homeloans, 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 group (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 Homeloans may disclose your Information for the above purposes to members of the KBC group, 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 Homeloans 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 Homeloans may disclose your Information. In particular, you hereby agree and consent to the disclosure by KBC Homeloans of any Information to its service providers, including its insurers, Irish Life Assurance Plc, GE Financial Insurance Ltd and Royal Sun and Alliance Insurance Company Ltd, Hibernian Life and Pensions Ltd, IFG Legal Services, and your mortgage intermediary.

Your Information will be processed, recorded and retained by KBC Homeloans in electronic form, including by scanning of original documents and their retention on KBC Homeloans', KBC group, or its or their successors', and its and their service providers', computer systems. You agree that KBC Homeloans 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 Homeloans following a written request (for which a small fee will be charged) and have any inaccuracies in your personal data corrected.

### To receive Promotional Communications

From time to time the KBC Ireland group\* 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 Ireland group\* and carefully selected third parties.

To receive these communications, please tick this box

The KBC Ireland group\* 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

\* KBC Ireland group includes KBC Bank Ireland plc and its subsidiaries. If you later decide that you do not wish to receive this information you can write to Marketing Department, KBC Bank Ireland plc, Sandwith Street, Dublin 2 or email [marketing@kbc.ie](mailto:marketing@kbc.ie)

## Credit Reference Searching and Reporting

By signing this application, you acknowledge that KBC Homeloans 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 Homeloans 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 Homeloans, to their other members. KBC Homeloans 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 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 GE Financial Insurance Ltd in relation to the Mortgage Repayment Protection (MRP) 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 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.

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

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

Date  /  /

Signature of account holder

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 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](http://www.kbchomeloans.ie)  
[infohomeloans@kbc.ie](mailto:infohomeloans@kbc.ie)

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