

KBC Bank Ireland Mortgage Application Checklist



It is important the documents listed below are supplied with your mortgage application. Please consult with your KBC Mortgage expert if you have any questions.

Where documentation is not supplied this may result in a delay to your mortgage application being processed. In the instance where documentation or information cannot be supplied for credit assessment purposes this may prevent a new mortgage being granted.

Please submit the following with your mortgage application:

Application Form

- Complete in full and sign. Please ensure that all the Declarations are signed and fully completed

Income Verification - Employee (for each applicant)

- Up to date original Employee Status Report completed & stamped by employer within the last 6 months
- Two recent original payslips (latest within last 6 months)
- Most recent original P60 for each applicant

Income Verification - Self-Employed/Proprietary Director

- Financial/audited accounts for the two most recent financial years signed by your Accountant
- Two most recent years tax returns (P21 or Notice Of Assessment or Chapter 4 Revenue Certificate with full completed Form 11)
- Tax Clearance Certificate

Bank Statements

- 6 months continuous original Current Account Bank Statements or e-statements (the latest dated within the last 3 months) for primary current account and any additional secondary current accounts
- Most recent original Mortgage Statement (if applicable)
- Most recent Personal Loan Statements (if applicable)
- 6 months Original or e-statement Business Bank statements (if applicable)

Savings/Balance of Funds

- 6 months continuous original Savings Account Bank Statements or e-statements (the latest dated within the last 3 months) showing accumulation of savings balances
- Any other documentation required to verify savings record and/or the balance of funds required

Credit Card Statements

- 2 months continuous original Credit Card Statements or e-statements (the latest dated within the last 3 months) showing accumulation of savings balances

Other

- Separation Agreements, Decree of Judicial Separation, Decree of Divorce, Deed of Waiver and/or other relevant court order
- Detailed estimates for any renovations (if applicable)

Identification

Photo ID

- In person at a KBC Hub - One original form of photographic ID for each applicant - passport or driver's licence or
- Online/Post - Two copies of photographic ID for each applicant - passport and driver's licence

Address Verification

- In person at a KBC Hub - One original utility bill or bank statement for each applicant - dated within past six months or
- Online/Post - Two copies of utility bills or bank statement for each applicant - dated within past six months