

KBC Bank Ireland Homeloan Application Form

Please tick box relevant to your application

- Purchase of New Home**
- Re-mortgage of Homeloan**
- 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

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.
The registered number is 40537 and registered office is Sandwith Street, Dublin 2.

THE BANK OF YOU



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.

Intermediary channel only - If your application will be processed via the Digital Approval in Principle process, only 1 payslip for each applicant will be reviewed as part of your application. Please refer to Section G of this form for further details.

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 Employment Detail Summary

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 (Statement of Liability (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

Verification of Personal Public Service Number

KBC is required to request your PPS number and verification of same upon account opening.

Please provide a copy of ONE of the following:

- Employment Detail Summary (P60)
- Statement of Liability (P21)
- Letter from the Department of Social Protection
- PAYE Notice of Tax Credits
- Payslip (where employer is identified by name or tax number)

IF THIS FORM IS INCOMPLETE, WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION.

Your Personal Details - All Applicants

Applicant 1

Surname

First name

Maiden name

Sex M F

PPSN

Address

Postcode/Eircode

Date of birth

Mobile Number

Home Number

Email Address

Country of Birth

Nationality

Country of Residence

Length of time at current address

Last address if less than 3 years at above address

Are you Married Remarried Single
 Separated Divorced Widowed
 Cohabiting

Are you Owner Private rented

Living with Relatives Other
(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?

Relationship to Borrower

Are you a U.S. Citizen? Yes No

Are you a U.S. tax resident? Yes No

If yes, enter your U.S. TIN number (Taxpayers Identification No.):

Are you resident for tax purposes in any country/ territory other than the Republic of Ireland or the U.S.?^{*} Yes No

If you answered yes to the above question, please list below all countries/territories in which you are tax resident, and provide your TIN or functional equivalent for each country/territory.

Country of residence:	TIN:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Applicant 2

Surname

First name

Maiden name

Sex M F

PPSN

Address

Postcode/Eircode

Date of birth

Mobile Number

Home Number

Email Address

Country of Birth

Nationality

Country of Residence

Length of time at current address

Last address if less than 3 years at above address

Are you Married Remarried Single
 Separated Divorced Widowed
 Cohabiting

Are you Owner Private rented

Living with Relatives Other
(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?

Relationship to Borrower

Are you a U.S. Citizen? Yes No

Are you a U.S. tax resident? Yes No

If yes, enter your U.S. TIN number (Taxpayers Identification No.):

Are you resident for tax purposes in any country/ territory other than the Republic of Ireland or the U.S.?^{*} Yes No

If you answered yes to the above question, please list below all countries/territories in which you are tax resident, and provide your TIN or functional equivalent for each country/territory.

Country of residence:	TIN:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

^{*}For further information on FATCA or CRS please refer to <http://www.revenue.ie/en/business/aeoi/index.html>

Employment Details

Applicant 1

Are you: employed self employed homemaker

If employed, occupation

Employers name and address

Length of time with this employer/ homemaker years months

Work contact number

If less than 2 years with present employer, please provide the following details:

Previous employers name and address

Length of time with this employer years months

Self Employed Applicants

If self employed, nature of business

Trading name

Date established

Accountants name and address

Tel no.

Income Details

Note: KBCI cannot provide mortgages to applicants where their income is a currency other than Euro.

(that will be certified by employer or accountant)

Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular

ANNUAL INCOME

Gross basic salary	<input type="text"/>	Gtd.	Reg.	Irreg.
Guaranteed Allowances	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other*	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Source of other income

1. Are you an employee or director of KBC Bank Ireland plc?

Yes No

If YES, please provide details:

2. Are you connected to an employee of KBC Bank Ireland plc?

For example a spouse, domestic partner or child?

Yes No

If YES, please provide details:

Applicant 2

Are you: employed self employed homemaker

If employed, occupation

Employers name and address

Length of time with this employer/ homemaker years months

Work contact number

If less than 2 years with present employer, please provide the following details:

Previous employers name and address

Length of time with this employer years months

If self employed, nature of business

Trading name

Date established

Accountants name and address

Tel no.

(that will be certified by employer or accountant)

Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular

ANNUAL INCOME

Gross basic salary	<input type="text"/>	Gtd.	Reg.	Irreg.
Guaranteed Allowances	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other*	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Source of other income

1. Are you an employee or director of KBC Bank Ireland plc?

Yes No

If YES, please provide details:

2. Are you connected to an employee of KBC Bank Ireland plc?

For example a spouse, domestic partner or child?

Yes No

If YES, please provide details:

Financial Details

Short Term (non-mortgage) debt, e.g. Personal Loans, Hire Purchase, Credit Cards, Overdraft, PCP, etc. (statements confirming satisfactory repayment history should be submitted)

Applicant	Commitment type	Current loan balance	Name of lender	IBAN	Monthly repayment	Credit Card/ Overdraft limit	Arrears (if any)	Date of Final Payment	Are you clearing this loan prior to the new mortgage?
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>									Y <input type="checkbox"/> N <input type="checkbox"/>

Do you have any other financial commitments not indicated above (separated persons paying maintenance, crèche fees etc.)? If yes, please provide details:

Commitment Type	Monthly Amount

Other Property Assets

Property Address	DEBT	Estimated Value	Monthly Repayments	Term Remaining	Lender	Rent	Arrears (if any)	Ownership %	Management Company?
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>
									Y <input type="checkbox"/> N <input type="checkbox"/>

Have repayments of any of the above been restructured since the original loan was drawn down? If YES please give details below

Are you aware of any potential changes to your circumstances which may affect your ability to repay the proposed mortgage? Yes No

If yes please give details:

Credit History

Applicant 1

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, 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

Applicant 2

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, 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

Savings and Investments

Applicant	Current Savings Balance	Name of Savings Institution	IBAN	Average Monthly Savings Amount
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Purchase Application

Please complete this section if you are buying a new property.

Please outline purpose of new mortgage First time buyer Moving house

Address of property to be mortgaged

Purchase price € Estimated property value € Selling Agent

Your deposit €

Estimated Legal Cost € Stamp duty € Estimated Fit Out Costs (if any) €

Details of home improvements (if any) €

Please tell us how you raised this deposit: Savings Sale of Shares Help to Buy Scheme

Release of Equity Gift

Other (Please specify)

Is the property to be mortgaged a: Newly built house in housing estate Apartment Second hand property

For Newly Built properties only:

Name and address of builder

Re-Mortgage Application

Please complete this section if you are switching Mortgage from another Bank / Financial Institution.

PROPERTY DETAILS

Is the property being mortgaged the family home? Yes No Name of current lender

Address of property to be remortgaged

Mortgage account no.

Mortgage amount outstanding €

Purchase price € Year of purchase Estimated property value €

Type and description of property (house/apartment) New mortgage required €

Number of bedrooms

Use this space to tell us the purpose(s) of any additional borrowing

Purpose of Re-Mortgage

Identifies amounts required to clear your existing mortgage and other loans.

Home Improvements (see below) €

Other (please specify) €

If home improvements please provide brief details of proposed works

Top-Up Application

Please complete this section if you are an existing customer seeking a top-up on your mortgage. Use this space to tell us the purpose(s) of any additional borrowing and other loans.

Existing Mortgage Account / IBAN Number

Amount required €

Purpose of top up

If home improvements please provide brief details of proposed works

Your Mortgage Type, Rate & Term Details

Please complete for all mortgage types.

Amount of total loan required €

Mortgage term: 10yrs 15yrs 20yrs 25yrs 30yrs other (please specify)

Please specify your choice of interest rate Variable Rate* Fixed Rate

If you wish to split your loan into different amounts, rates and/or terms, please provide details:

Preferred Mortgage Repayment Date

For further information on Variable Rates please refer to <http://www.kbc.ie/variable-rate-policy>

Current Account Details

If you are already a KBC Current Account Customer and would like to avail of the KBC Current Account Discount Mortgage

Offer* please tick here.

In addition, please provide your KBC Current Account Number

If you are not an existing customer and wish to open a KBC Current Account and avail of the KBC Current Account Discount Mortgage Offer* please contact KBC through one of the channels below. When opening your KBC Current Account please ensure you advise the KBC staff member you are seeking to avail of the KBC Current Account Discount Mortgage Offer.

Online – <https://www.kbc.ie/our-products/kbc-current-account/current-account>

Contact us by phone – 1800 51 52 53

Visit your nearest KBC Hub, which can be found here – <https://www.kbc.ie/why-kbc/kbc-hubs-locations>

*Terms and conditions apply, please see Section E below for the KBC Current Account Mortgage Bonus terms and conditions

Solicitors Details

Firm / Company Name and Address

Solicitors Name Tel No. Email Address

Note: KBCI reserve the right to request that you engage an alternative solicitor in circumstances which involve a solicitor's firm acting on behalf of a partner or principal of the firm, family members, employees and/or connected persons (connected persons shall bear the same meaning as SI 211 of 2009).

Security Questions

(Required for telephone/email account enquiries) Note; this section must be completed in full by each applicant.

Applicant 1

1. Mother's Maiden Name

2. Your Place of Birth

3. Your Favourite Colour

Applicant 2

1. Mother's Maiden Name

2. Your Place of Birth

3. Your Favourite Colour

Additional Information Section

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

Section A - Distance Marketing

Distance Marketing Information

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

1. Information about us

We are KBC Bank Ireland plc. ("KBCI"). We provide a range of products and services to personal customers including: home loans, current accounts, deposit accounts, investment products, credit cards, personal loans and Personal Retirement Savings Accounts. We are a tied agent of Irish Life Assurance plc for the provision of life assurance and we have an exclusive agency agreement with Zurich Insurance plc for the provision of general insurance products.

KBC Bank Ireland is a public limited company registered in the Companies Registration Office under Company Number 40537. Our registered office is at Sandwith Street, Dublin 2. We are a wholly owned subsidiary of KBC Bank N.V. Our VAT number is 8F86824G. KBCI is a licensed bank regulated by the Central Bank of Ireland.

If you have been introduced to us by a mortgage credit intermediary you will be aware of their identity and address.

2. Information about the financial service

The purpose of this section is to summarise for you the key features of our home loans. Those key features are:

- Home loans are available to persons who meet our credit criteria, see <http://www.kbc.ie/our-products/mortgages> for further mortgage product information.
- KBCI provide annuity home loans with a minimum balance of €50,000, which must consist of monthly repayments of principal and interest.
- For Private Dwelling Home (PDH) applicants the maximum loan-to-value (LTV) is up to 90%.
- Mortgages (including interest) are repayable over an agreed period of time, normally, between 10 and 35 years by way of monthly instalments. The maximum age at completion of loan is 68 years for a PDH loan.
- Interest is payable at a rate which will vary over the term of the mortgage in accordance with our prevailing interest rates. Our interest rate options currently consist of variable rates, PDH fixed rates of 1,2,3,5 & 10 years. You will be notified before your fixed rate expires. Upon your fixed rate expiring you will roll to the rate stated in your letter of offer or you can seek to re-fix your interest rate for an agreed period of time.
- The interest rate applied to a mortgage is determined by the Loan to Value percentage calculated at the draw down of the Loan.
- Home loans are secured by a first legal charge over your property and /or any additional security that may be required by us including life insurance and property insurance.
- In the case of a joint application, both parties to the mortgage must be named on the deeds of the property being secured.
- The minimum loan amount for an existing customer seeking a Top-Up is €20,000.
- Subject to applicable law, if you default in any repayment, we may repossess your property on foot of the mortgage and realise any security given to us. In addition you must pay to us the costs and expenses that we incur in recovering payment from you.

3. Fees and Charges

A valuation fee in the amount of €150, inclusive of VAT, (together with any additional fees or charges e.g. mileage that may be applied by the valuer) will be payable by you directly to the valuer. Stage valuations or Interim/Final Inspection fees and Confirmation of Valuation fees (required where the Valuation received is dated more than 4 months prior to the initial draw down of funds) of €63.49, inclusive of VAT, may be charged (together with any additional fees or charges e.g. mileage that may be applied by the valuer).

An 'Arrangement fee' equal to 0.5% of the home loan amount may be payable by the applicant when the home loan is available for draw down.

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.

A fee of €38.00 may be charged for the release of Deeds on Accountable Trust Receipt.

In addition to the costs and fees detailed above and subject to the provisions of the Consumer Credit Act 1995 (as amended), KBCI may from time to time incur other costs fees and expenses in connection with the management of the home loan and the enforcement and protection of its rights in connection with the home loan and the security for the home loan. Such costs are for the account of the borrower and may include third party fees due to professional advisors appointed by KBCI at its discretion to provide services in connection with the property taken as security for the home loan including without limitation Quantity Surveyors, engineers and architects. Any such third party fees shall be discharged by the borrower directly to the third party on demand from KBCI and/or the third party. KBCI will endeavour where possible to provide the borrower with an estimate of these fees in advance.

There may be additional costs or taxes payable by you that are not paid by us or imposed by us such as stamp duty, property registration fees and your solicitor's fees and mortgage and home protection insurance.

Interest is charged on arrears of payments at the same rate applying to the home loan advanced. An additional 1% per annum may be charged (as well after demand or judgement as before) on the arrears balance from the due date until payment and may be charged to the borrower's account and, if charged, will be payable in the same manner as the interest charge.

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 is dependent on prevailing rates of interest in the case of a variable rate home loan, throughout the period of the home loan, and, in the case of a fixed rate home loan, at the time the home loan is drawn down.

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

Term	APRC	Repayment per €1,000 per month	Cost of Credit*
25	3.57%	€5.01	€50,187.60
20	3.57%	€5.79	€39,190.29
15	3.58%	€7.15	€28,678.95
10	3.59%	€9.89	€18,662.99

* Based on a mortgage of €100,000 at an indicative rate of 3.5%

APRC = Annual Percentage Rate of Charge and consists of a variable borrowing rate of 3.5%, valuation fee of €150 and security release fee of €38. Where a Credit Intermediary fee is charged, this will also be reflected in the APRC.

4. Right to cancel the contract

You do not have the right to cancel the contract once you have drawn down a home loan but you may repay a home loan early as outlined in the next paragraph.

You may at any time repay all or part of the home loan early by sending a notice in writing to KBC Bank Ireland plc, Customer Services Department, Sandwith Street, Dublin 2.

If, during a period in which the interest rate is fixed, the home loan is redeemed in whole or in part or the home loan is converted to a variable interest rate or to another fixed rate home loan, on that date a break funding fee will be payable to KBCI. If, at the switching/redemption date the Fixing Rate is higher than the Fixing Rate at the date the existing fixed rate applying to the home loan was set, no break funding fee arises. If, however, at the switching/redemption date, the Fixing Rate is lower than the Fixing Rate at the date the existing fixed rate applying to the home loan was set, then a break funding fee will be chargeable. The break funding fee will be calculated by reference to the following formula:

$B = (W - M) \times T / 365 \times A$, where:

B	=	The Break Funding Fee
W	=	The Fixing Rate prevailing at the date of the existing fixed rate applying to the loan was set
M	=	The Fixing Rate prevailing at the switching/redemption date for the unexpired time period of the Fixed Rate Period
T	=	Period of Time (from the switching/redemption date) in days 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

'Fixing rate' means the rate (expressed as a % per annum) which KBCI in its absolute discretion shall determine to be:

- KBCI's cost of raising funds in whatever manner and from whatever source(s) KBCI may select for the relevant period of time;
- Any costs arising for the relevant period of time (in respect of any part of the facility) incurred in direct or indirect compliance with any reserve asset and/or special deposit

or liquidity funding requirement imposed by any Regulatory Authority whether or not such requirement have the force of law or otherwise; and,

(c) Any other costs, fees or expenses, whether direct or indirect, which KBCI may incur in raising funds of like amount for the relevant period of time.

A certificate in writing signed by an officer of KBCI stating the break funding fee applicable at any time shall be prima facie evidence against the Borrower of the amount of the applicable break funding fee save for manifest error.

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

(a) Where Fixing Rate increases over the term of the loan:	
Fixing Rate at the date the existing fixed interest rate applying to the loan was set (W):	7%
Fixing Rate at switching/redemption date (M):	8%
Break funding fee	€0.00
(b) Where Fixing Rate decreases over term of loan:	
Fixing Rate at date the existing fixed interest rate applying to the loan was set (W):	8%
Fixing Rate at switching/redemption date (M):	7%
Break funding rate	1%
Unexpired Fixed Rate Period (T)	365 days
Break funding fee (per €1,000 loan amount)	€10.00
Break funding fee = $(8\% - 7\%) \times 365 / 365 \times 1,000 = €10.00$ per €1,000.00	

If you fail to make any payment due to us in respect of the home loan or, if any of the other events of default which will be specified in the contract between us for the home loan were to occur we may call for the immediate repayment of the home loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract. We may also enforce our mortgage over your property, sell it and realise any security given to us and apply the proceeds of sale in repayment of the home loan and all interest and costs and expenses.

5. Governing law and language

All our dealings with you, and all contracts between us, will be governed by the laws of Ireland and the courts of Ireland will have exclusive jurisdiction to resolve any disputes arising out of or in connection therewith.

All information which we supply to you and all other communications with you (either pre or post formation of an agreement) will be in English.

6. Complaints

At KBCI we pride ourselves on our customer service and it is our policy to ensure that all of your concerns are dealt with fairly and promptly. We aim to provide a quality and professional service to our customers and we welcome your suggestions as to how we can improve. If you have any complaint in relation to the services provided by us you should outline the nature of your complaint to us through our website at www.kbc.ie, by telephone on (01)6646000 or in writing, addressing it to KBC Bank Ireland Complaints and Resolution Manager, Sandwith Street, Dublin 2. The complaint will be fully investigated by us and a full response will be provided to you. While our investigation of any complaint is ongoing, we will provide you with a regular written update. The Consumer Protection Code requires us to attempt to investigate and resolve a complaint within 40 business days of receipt. However, we generally respond to all complaints within 20 days.

In the event you are dissatisfied with the outcome of your complaint you may be entitled to refer your complaint to: -

Republic of Ireland Customers:

Financial Services and Pensions Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Telephone (01) 5677000

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

Alternatively, you can contact FIN-NET for details of the equivalent body in your own country.

A copy of our complaints handling procedure is available on request, please contact the Complaints Handling & Resolution Team on (01) 6646000 or download a pdf brochure from our website.

Under EU Regulation 524/2013, traders such as KBCI who sell services online are obliged to inform consumers of a EU wide online dispute resolution platform for consumers who wish to resolve out of court disputes which have arisen online. The online dispute resolution platform is accessible at: <http://ec.europa.eu/consumers/odr/>

Section B - General Information

All home loans are subject to satisfactory assessment of your status and financial standing and require security over the property and suitable savings/protection policies. If you do not provide us with the requested information and documentation, we will not be able to assess your application and credit cannot be granted.

Consumer Credit Act 1995

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

**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 MORTGAGES: WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.
FOR ENDOWMENT MORTGAGES: 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.**

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.**

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

For fixed rate mortgages:

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

For variable rate mortgages:

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

For consolidated mortgages:

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.

For Interest-Only mortgages:

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

The possible implications and effects of missing the scheduled repayments in relation to this mortgage (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.

Section C - Data Protection Notice

How we use your Personal Information

In our Data Protection Notice, we explain how we collect your personal information, what information we collect, why we collect it and how we use that information as well as your privacy rights. We recommend that you read our Data Protection Notice in full. This is available on the data protection section of KBC.ie and on our KBC Mobile App. You can also request a copy from any of our Hubs or alternatively contact us by phone on 1800 51 52 53 or email on salesenquiries@kbc.ie.

Marketing Preferences

We would like to make you aware of our products and services, promotional offers and competitions from time to time. These communications may be personalised based on information we have collected about you. This information may include your income bracket, spending habits, credit history and other insights which we are capable of inferring from the information we hold about you. You can control if you want to receive marketing communications from us and how you receive these communications by ticking the corresponding box below.

Applicant 1

	Yes	No		Yes	No
Email	<input type="checkbox"/>	<input type="checkbox"/>	Phone	<input type="checkbox"/>	<input type="checkbox"/>
SMS	<input type="checkbox"/>	<input type="checkbox"/>	Letter	<input type="checkbox"/>	<input type="checkbox"/>

Applicant 2

	Yes	No		Yes	No
Email	<input type="checkbox"/>	<input type="checkbox"/>	Phone	<input type="checkbox"/>	<input type="checkbox"/>
SMS	<input type="checkbox"/>	<input type="checkbox"/>	Letter	<input type="checkbox"/>	<input type="checkbox"/>

You can always change your mind later and contact us to change your preferences. We at all times respect your privacy and will not share your personal information with any third parties for marketing purposes. Further information is available in the section of the Data Protection Notice entitled 'How do we use personal information for direct marketing'.

Section D - Valuation and Insurance

- A) Property Insurance:
- The property to be secured must be insured at all times during the term of the home loan in the joint names of you and KBCI against fire and other usual perils.
 - A copy of the policy together with written confirmation in a form satisfactory to KBCI that such insurance is in place and confirming the particulars of such insurance, must be furnished prior to draw down.
- b) Valuation:
- An original valuation report satisfactory to KBCI and which is not more than four months old, must be submitted and evidenced to KBCI before the mortgage can be drawn down. The valuer will be appointed by KBCI and the valuation shall be paid for by you and the original valuation report will be retained by KBCI.
 - In the event that the home loan is not drawn down within four months of the date of the valuation report, KBCI will require an updated valuation of the property, at your expense. In the event of any further delays in the draw down of the home loan, this procedure will be repeated until the home loan is drawn down.
- c) KBCI may at its discretion request additional information about the property which is being offered as security, for example a structural survey.
- d) Life Assurance:
- Life assurance must be obtained in an amount sufficient to repay the home loan in the event of death.
 - A duly executed assignment of the policy and the original policy document must be lodged with KBCI prior to draw down.

Section E - KBC Current Account Discount Mortgage Rate Terms and Conditions

The availability of the Current Account Discount Mortgage Rate is conditional on and subject to the Lender being satisfied that the following conditions have been complied with and the documents referred to herein are received in a form and content satisfactory to the Lender in its absolute discretion

- That the purpose of the Loan is to finance the purchase of a residential property which is to be used as the principal private residence of the Borrower.
- That prior to the drawdown of the Loan, the Borrower has opened a current account with the Lender (the "Current Account");
- If the Borrower is employed, that the Borrower's salary has been mandated to the Current Account and a satisfactory completed and signed salary transfer form has been received by the Lender prior to the drawdown of the Loan, or
 - If the Borrower is self-employed, that the Borrower establishes a monthly transfer to the Current Account to lodge an amount that is at least equal to the monthly mortgage repayment.
- That the Borrower has provided a SEPA direct debit mandate prior to the drawdown of the Loan from the Current Account in relation to the Loan
- That the Borrower has complied with all other special and general loan conditions attaching to the Letter of Offer, and
- That the Lender has received any other documentation or items requested.

Withdrawal

The Lender reserves the right to withdraw the Current Account Discount Mortgage Rate at any time prior to the drawdown of the Loan. Where the Lender withdraws the Current Account Discount Mortgage Rate prior to drawdown, the Lender's prevailing New Business Rate for that category of Loan will apply. The Lender further reserves the right to withdraw the Current Account Discount Mortgage Rate after the occurrence of any of the following events on the provision of 30 days notice in accordance with the notice provisions of the General Home Loan Conditions:

- on the closure of the Borrower's Current Account.
- if the Borrower ceases to mandate their salary to the Current Account; or If the Borrower ceases to maintain the payment of a monthly amount to the Current Account that is at least equal to the monthly mortgage repayment. If the Borrower cancels the direct debit drawn on the Current Account; and
- if the Property ceases to be the principal private residence of the Borrower.

Where the Lender withdraws the Current Account Mortgage Rate after the drawdown of the Loan, the Lender's applicable rate for that category of LTV loan for existing customers will thereafter apply.

Warning - If the Lender withdraws the Current Account Discount Mortgage Rate, the interest rate applicable to the Loan will be higher than the prevailing Current Account Discount Mortgage Rate which will result in an increase in your monthly repayments and an increase in the Annual Percentage Rate of Charge. We will advise you at the time of the new monthly repayment and the Annual Percentage Rate of Charge.

Changes to the Current Account Discount Mortgage Rate from time to time will be notified to the Borrower by the Lender on the provision of 30 days' notice in accordance with the notice provisions of the General Home Loan Conditions.

For the avoidance of doubt, save as amended hereby, the General Home Loan Conditions apply to this Loan.

Section F - Credit Reference Searching and Reporting

Understanding our Credit Decisions

KBC, will undertake searches with credit reference agencies (including the Irish Credit Bureau and/or the Central Credit Register) as part of the application process and during the period of any credit facility provided by KBC to establish your credit record. These searches will be conducted each time you apply for a new loan, overdraft or other credit facility and at the time of any extension or variation of an existing credit arrangement (e.g. request for a mortgage arrears resolution option). Searches may also be conducted in the event of any breach of any credit agreement with KBC. Credit reference agencies may retain a record of such searches for a period of at least five years and they may disclose to anyone else carrying out a similar search of the other searches made against you in the previous two years. KBC may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to you, (ii) to review the operation, management and performance of a credit facility provided by KBC, (iii) to help detect or prevent fraud and recover its property and/or (iv) for statistical purposes.

To help us assess your application for credit we may use an automated credit decision process which takes account of different types of information available to us to evaluate your ability to meet loan repayments. This process is designed to ensure that your application for credit is treated fairly and efficiently. Further information is available in the section of the Data Protection Notice entitled 'How does KBC make use of Automated Decision Making'.

NOTICE: UNDER THE CREDIT REPORTING ACT 2013 LENDERS ARE REQUIRED TO PROVIDE PERSONAL AND CREDIT INFORMATION FOR CREDIT APPLICATIONS AND CREDIT AGREEMENTS OF €500 AND ABOVE TO THE CENTRAL CREDIT REGISTER. THIS INFORMATION WILL BE HELD ON THE CENTRAL CREDIT REGISTER AND MAY BE USED BY OTHER LENDERS WHEN MAKING DECISIONS ON YOUR CREDIT APPLICATIONS AND CREDIT AGREEMENTS.

Section G - Digital Mortgage Approval in Principle Terms and Conditions (Intermediary Channel)

This section only applies when you are applying through a Broker and the application is being processed via our Digital Mortgage Approval in Principle process.

The KBC Digital Mortgage Approval in Principle ("AIP") journey is an application and decisioning platform focused on Mortgage Application to AIP decision stages.

The KBC Mortgage Digital AIP journey is open to new and existing KBC customers applying as a First Time Buyer, Mover or Switcher. The following product types are not available on the KBC Mortgage Digital AIP journey; Buy to Let, Negative Equity, Tracker Mover and Top Ups. These product types will be reviewed as part of our standard application process. The Digital AIP process is not open to self-employed applicants, these cases will be reviewed as part of our standard application process.

Only 1 recent payslip for each applicant will be reviewed as part of this application process, even if additional documents have been provided to KBC. If an applicant does not have 1 recent payslip, they must provide a document outlining their PPS Number. Any AIP granted by this process does not constitute a formal loan offer and should not be relied upon to enter into a binding contract or purchase at auction. We reserve the right to cancel or amend this approval at any time at our discretion.

This information will be reviewed by an automated decision engine which refers to a set of rules based on KBC's Mortgage Credit Criteria and data held by credit reference agencies.

If you receive a decline decision, as this is an automated decision engine, you have the right to appeal and have the case reviewed. If you are unhappy with the decision and would like it to be reviewed, please discuss with your Broker.

Please note, in the event that you advise KBC that there has been a material change to your financial circumstances after your initial application, this may necessitate the carrying out of further credit reference searches. If in our opinion your circumstances have changed such that your ability to repay a mortgage is now affected we reserve the right to withdraw your AIP or vary the terms contained in the AIP.

By signing the form below, I am confirming that I have been provided with the KBC Terms of Business by my Broker and I have read and understood the document.

Section H - Declaration and Authorisation

I/We hereby declare and acknowledge that:

- a) I/We wish to apply to KBCI for a mortgage in the amount indicated herein, to be secured against the property as a first legal charge.
- b) I/We expressly declare that the information given on this form, the mortgage application form and any supporting documentation submitted to KBCI 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.
- c) I am/We are over 18 years of age.
- d) This application does not constitute an offer of credit from or on behalf of KBCI.
- e) The making of any home loan by KBCI on foot of this application will not imply any warranty by KBCI as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property.
- f) The rates of interest currently available from KBCI are subject to change. The rate of interest applicable to my/our home loan (if approved) will be set out in the Letter of Offer. The rate of interest set out in the Letter of Offer (whether it is a fixed rate or a variable rate) is the rate of interest charged by KBCI for the relevant category of home loan as at the date of the Letter of Offer. However this rate may vary before the home loan is drawn down and other than during a period for which the rate is fixed, will be subject to variation throughout the term of the home loan.
- g) In the event an amendment of any of the details contained within this application form is required, said amendments can be recorded on the home loan approval without a requirement to complete and sign another application form.
- h) In the event mortgage approval is granted by KBCI, KBCI reserve the right to restrict, vary or withdraw the approval and/or offer at any time prior to draw down, subject to applicable law.
- i) I/We have read and understood the notices which are set out within this form.

j) I/We will inform KBCI of any change in my/our circumstances which may affect the application or approval.

I/We authorise KBCI to:

- k) Send my/our solicitor, copies of any letter issued by KBCI to me/us on foot of this application and any other information in KBCI's possession relevant to this application.
- l) 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.

Signature of applicant 1

Signature of applicant 2

Date

Date

Section I - Consent to Contact

(Sign where consent is being provided)

By signing the below, you are consenting to KBC visiting or telephoning you at your place of employment/business in relation to this application and during the term of this home loan (if approved).

You can always change your mind later and contact us at any time to withdraw your consent. Further information is available in Section 1.2 of the Data Protection Notice entitled 'How you can contact KBC'.

Signature of applicant 1

Signature of applicant 2

Date

Date

Sepa Direct Debit Mandate

Please complete all the fields marked *

Unique Mandate Reference – To be completed by the Creditor (max. 35 characters):

By signing this mandate form, you authorise (A) KBC Bank Ireland Plc to send instructions to your bank to direct debit your account (B) your bank to direct debit your account in accordance with the instructions from KBC Bank Ireland Plc.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank.

A refund must be claimed within 8 weeks starting from the date on which your account was debited.

Your rights are explained in a statement that you can obtain from your bank.

Account Holder

Your name* (max.70 characters)

Street name and number*

City/ Postcode*

Country*

Debiting Account Details

BIC*

IBAN*

Name of Creditor

Name of Creditor KBC Bank Ireland Plc

Creditor identifier IE41ZZZ300285

Street name and number Sandwith Street

City/ Postcode Dublin 2

Country Ireland

Type of Payment*

Recurrent payment One-off payment

Date of signing

Signature(s)

X

Did you use the DocuSign tool to sign this form

Yes No

If Yes please confirm here you have attached the DocuSign Cert with the form

Please return to: KBC Bank Ireland Plc

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

The registered number is 40537 and registered office is Sandwith Street, Dublin 2.

Note: If your account is a joint account requiring all signatures for withdrawals, then all parties named on this account must sign this form.

