KBC BANK IRELAND BUY TO LET INVESTMENT PROPERTY



APPLICATION FORM

RESIDEN	ITIAL INVESTMENT PROPERTY PURCHASE (EURO)
	ITIAL INVESTMENT PROPERTY REFINANCE (EURO)
TOP UP	
Broker name	
Address	
Tol no	
Tel. no. Contact	
Email address	
	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 No
Identification	Yes No No
Print Name	Signed

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 (P.21 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 estatements (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 Term Loan Statements (if applicable) 6 months Original or e-statement Business Bank statements (if applicable) 	
 Savings/Balance of Funds 6 months continuous original Current Account Bank Statements or estatements (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 Current Account Bank Statements or estatements (the latest dated within the last three months)	
 Other Separation agreements or any other relevant legal agreements Detailed estimates for any renovations (if applicable) 	
Identification Photo ID One original form of photographic ID for each applicant - passport or driver's licence Address Verification Two Original Utility Bills or bank statements required for each applicant - dated within past six months	

Broker name	Broker Tel. No.		KBC Bank Irela	nd plc IBAN IE ICON
Broker reference	Broker email			
SECTION 1				
	ILS IF THIS FORM IS INCOMPLETE, IT WILL SL	OW DOWN THE PRO	OCESSING OF YOUR L	OAN
Primary applicant	I THIST SHIWISHNOOMI EETE, IT WILL SE	Secondary		OAIV.
Surname		Surname		
First name		First name		
Maiden name		Maiden name		
Sex M F		Sex	M F	
Address		Address		
Addiess				
Date of birth d d m m y	ууу	Date of birth	d d m m	у у у у
Mobile Number		Mobile Numbe	r	
Home Number		Home Number		
Work Number		Work Number		
Email Address		Email Address		
Country of Birth		Country of Birt	h	
Nationality		Nationality		
Place of Birth (e.g. County / City)		Place of Birth (e.g. County / City)	
Length of time at current address		Length of time	at current address	
Last address if less than 3 years at abo	ove address	Last address if	less than 3 years at	t above address
Are you Married Rem	narried Single	Are you Marrie	d F	Remarried Single
Separated Divo	orced Widowed	Separated		Divorced Widowed
Cohabiting		Cohabiting		
· H	ate rented	Are you Owner		Private rented
Living with relatives Othe	er (if renting - monthly rent €)	Living with rela	tives	Other (if renting - monthly rent €)
Number of children Ages				
	Applicant 1		oplicant 2	
1. Are you an employee or director of K	KBC Bank Ireland plc? YES NO	YES	NO	
If YES, please provide details:				Applicant 1 Applicant 2
2. Are you connected to an employee	of KBC Bank Ireland plc? For example a spc	ouse, domestic pa	rtner or child? Y	ES NO YES NO
If YES, please provide details of conne	ection:			
Are you aware of any known future cha	anges to your circumstances which may affe	ect your ability to	repay the proposed	d mortgage? YES NO
If yes please give details:				
	¬	<u></u>		
Are you U.S. Citizen? Yes No	US tax resident? Yes No	Are you U.S. C		
If yes, enter your U.S. TIN number (Ta	axpayers identification No.):	ıī yes, enter yo	our U.S. TIN numbe	er (Taxpayers Identification No.):
Are you tax resident in Ireland?	Yes No	Are you tax r	esident in Ireland	? Yes No
Are you tax resident in any other c			esident in any oth	
Where you are tax resident outsiders and country of tax residence and country of tax residence and country of tax residence.	le of Ireland, please enter your non- the related TIN in the table below.			tside of Ireland, please enter your non- and the related TIN in the table below.
Country of residence: TIN	N:	Country of r	residence:	TIN:

EMPLOYMENT DETAILS

Note: Applicants in employment must submit a KBC Certificate of Income together with the most recent original P60 and three most recent payslips

Primary applicant	Secondary applicant
Are you: employed self employed homemaker	Are you: employed self employed homemaker
If employed, occupation	If employed, occupation
Employers name and address	Employers name and address
Length of time with this employer/ Homemaker years months	Length of time with this employer/ Homemaker years months
Work contact number	Work contact number
If less than 2 years with present employer, please provide the following details: Previous employers name and address	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	Length of time with this employer years months
SELF EMPLOYED APPLICANTS Note: Self employed applicants must submit the last two years Financial and If self employed, nature of business	lited accounts and two years revenue approved tax returns If self employed, nature of business
Trading name	Trading name and address of business
Date established	Date established
Accountants name and address	Accountants name and address
Tel no.	Tel no.
INCOME DETAILS (that will be certified by employer or accountant) Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular PRIMARY APPLICANT: ANNUAL INCOME	(that will be certified by employer or accountant) Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular SECONDARY APPLICANT: ANNUAL INCOME
Gross basic salary Gtd. Reg. Irreg.	Gross basic salary Gtd. Reg. Irreg.
Guaranteed Allowances	Guaranteed Allowances
Overtime	Overtime
Bonus	Bonus
Commission	Commission
Other	Other
* Source of other income	* Source of other income

SECTION 2 STATEMENT OF AFFAIRS

Yes

No

If yes, please give details

Please use this section to provide us with details of other assets and liabilities you may have. Should the information relating to your assets & liabilities exceed the space below please provide KBC with details of same under separate cover and as part of your application. Please note that KBC Bank Ireland plc may require independent verification of the information detailed below. (See below for category descriptions):

ASSET AND DI	VALUE ('000)	LOAN O/S ('000)	RENT ('000)	LENDER	OWNERSHIP	TYPE	1	[ERI	M .	
										_
										_
										_
								┢		_
(2) Type PDH RIP COM HH INV CSH	de the full address of the asset = Family Home = Residential Investment Proper = Commercial Property = Holiday Home = Bonds/Equities etc. = Cash Resources €) value of the asset	(5) (5) (6) (7) (8)	Rent per annum P at Lender P Ownership If	lease provide the ap ate of any debt secu lease indicate what is seet at present (befo lease advise the lend adde the asset is not 100° nareholding relevant lease indicate remai	red on this ass (€) rent is bein ore any deduct der from whon % owned by yo to your ownel	set g achieved from ions made) n the debt has be ou please indicat	the			
FINANCIAL DETAILS	Annual outgoings includir						,	Are yo	ou	
	(statements confirming s		ment history shoul			5.1		clearir oan p	_	
Applicant Commitment type	Current loan Name of balance lender	f IBAN		Monthly repayment	Arrears (if any)	Date o Paym		the ne		?
Short Term (non mortgage deb	t, e.g. Term Loans, Credit Card	ds, Overdraft etc)				•				
1 2							\	/	N	
1 2							`	/	N	
1 2								′	N	
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Do you have any other financial Commitment Type	commitments not indicated a		oersons paying maii onthly Amount	ntenance, crecne	rees etc.) ? II	yes piease pr	ovide detail	S		
			y . sirio on te							
_										
CREDIT HISTORY Have you ever been made bankrupt, 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 Have you ever been made bankrupt, 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										

SECTION 3 PROPERTY DETAILS

Address of Residential Investment Property to be mortgaged	
Projected / existing monthly rental income for the property €	
Selling estate agent's name	
B. Description of Residential Investment Property	
Is the Residential Investment Property to be mortgaged a:	
Newly built house in housing estate	
Once off newly built house	
Newly built apartment	
Second hand house / apartment	
Maisonette	
House converted into apartments	
SECTION 4 YOUR BUY TO LET INVESTMENT PROPERTY MORTGAGE TYPE, TERM & DETAILS	
RESIDENTIAL INVESTMENT PROPERTY PURCHASE LOAN (complete only if purchasing)	
Durchase Dries(s)	
Purchase Price(s) €	
Estimated Property Valuation(s) €	
Estimated Legal Costs €	
Stamp Duty €	
Estimated Fit Out Costs €	
How much of the deposit are you raising yourself €	
Please tell us how you raised this deposit: Savings Shares Equity Gift Other please specify below	
DIIV TO LET INVESTMENT DOODEDTY DE-EINANCE LOAN (
BUY TO LET INVESTMENT PROPERTY RE-FINANCE LOAN (complete only if Re-financing) Name of Lender	
Estimated Property Valuation(s) €	
Year Property(s) acquired	
Loan Balance(s) currently outstanding €	
Equity to be released €	
Purpose of equity release	
BUY TO LET INVESTMENT PROPERTY TOP UP LOAN (complete only if a Top Up to existing KBC facility(s) required)	
Estimated Property Valuation • (complete only if a Top Up to existing KBC facility(s) required)	
Existing KBC Reference	
Top Up Required €	
Purpose of Top Up	

YOUR NEW MORTGAGE TYPE. RATE & TERM DETAILS Loan Amount Sought Term of Loan 10vrs 15vrs 20yrs 25vrs Please specify your choice of interest rate If you wish to split your loan into different amounts, rates and/or terms, please provide details: NOTE: WRITTEN INFORMATION WILL BE REQUIRED FOR CHANGES TO THE ABOVE. Preferred repayment date **SOLICITORS DETAILS** Firm / Company Name and Address Tel No. Solicitors Name ADDITIONAL INFORMATION SECTION (e.g. other sources of income, additional relevant information, guarantor information, details of other assets / liabilities)

YOUR DECLARATION AND AUTHORITY

The following must be read carefully by all applicants. I/We expressly declare that the information given on this form, the mortgage application form and any supporting documentation submitted to KBC Bank Ireland plc is true and accurate to the best of my/our knowledge and belief and that all facts relevant to this form, the mortgage application form and any supporting documentation have been disclosed.

Distance Marketing Information

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

Information About Us

- 1. We are KBC Bank Ireland plc. Our main business is lending and the provision of other financial accommodation to our clients and our principal place of business is Sandwith Street, Dublin 2.
- 2. We are a public limited company registered with the Companies Registration Office under registration number 40537. Our vat number is IE8F86824G. KBC Bank Ireland is regulated by the Central Bank of Ireland.

Information About the Financial Service

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

Fees

A Valuation fee in the amount of €126.97 is payable to the mortgage intermediary by the applicants. Stage Valuation or Interim / Final Inspection fees of €63.49 may be charged. A charge of €1.00 per month is made for each house insurance premium instalment by direct debit. A charge of €6.35 may be charged for a giro payment book. A charge of €38.00 plus €12.70 government stamping fee may be charged when switching from investment method to annuity method repayment and vice versa. A copy of legal papers may be charged at €6.35 (max €38.00) per item and a charge of €12.70 may be made for duplicate mortgage statements. A charge of €6.35 may be made for a duplicate Interest Certificate. A charge of €19.00 may be made for processing each unpaid monthly mortgage instalment. A call out charge of €31.50 may be made for a staff visit. A summons-serving fee of €19 may be charged. Possession Order serving costs of €19 may be charged. A once-off charge of €317.00 may be made on an account if the account is referred to a solicitor with instructions to commence legal action to recover the mortgage property. Letters for outstanding mortgage instalments may be charged at a cost of €12.70. A mortgage deeds sealing fee of €38 may be charged. A charge of €63.00 may be made in respect of alterations to the title deeds. A fee of €38 may be charged for the release of Deeds on Accountable Trust Receipt. A charge of €6.35 may be made for releasing information under Data Protection Act. Alterations to Mortgage Product - Fees: Each alteration to the mortgage product (inc rate) may be charged at a cost of €30 and the processing of each updated life assurance details may be charged at a cost of €30 and the processing of each updated life assurance details at a cost of €30.

- Residential Investment Property are secured by a mortgage over your house;
- These and the other applicable terms and conditions will be set out in a contract which will be signed by you and us.

Legal Fees

Where the purpose of the loan is to Purchase or Remortgage a property that is not intended for use as a family home, where the amount of the loan is more than $\[\in \]$ 75,000 and does not exceed $\[\in \]$ 1,500,000 ,KBCI will appoint one of its Panel Solicitors to act on its behalf and liaise with the borrowers and their Solicitor directly.

The legal costs of KBCl shall be up to EUR1250 plus VAT and outlay in respect of the property over which the KBCl is taking security. These costs shall be paid by the Borrower in cleared funds directly to the KBCl's solicitor on closing.

Additional Fees

An 'Arrangement fee' equal to 0.5% of the mortgage loan amount may be payable by the applicant when the loan 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 Annual Percentage Rate (APR) %	Repayment per €1,000 per month	Cost of Credit *
25	5.31	€5.93	€73,735.52
20	5.48	€6.68	€60,384.83
15	5.54	€7.99	€43,753.30
10	5.65	€10.68	€28,160.28

Based on a mortgage of €100,000 at an indicative rate of 5.15%

APRC = Annual Percentage Rate of Charge and consists of a variable borrowing rate of 5.15%, valuation fee of €126.97, bank legal fees €1500 and security release fee of €38. Where a Credit Intermediary fee is charged, this will also be reflected in the APRC.

- 5. There may be additional costs or taxes payable by you which are not paid by us or imposed by us such as stamp duty, registration fees and your solicitor's fees and mortgage and home protection insurance.
- 6. This information is correct at the date it is sent to you. The examples of the total cost payable by you are illustrative only, and the actual total cost will depend on prevailing rates of interest, in the case of a variable rate loan, throughout the period of the loan, and, in the case of a fixed rate loan, at the time the loan is drawn down.

Right to Terminate the Contract

7. You may at any time repay all or part of the loan early by sending a notice in writing to KBC Bank Ireland plc, Customer Services Department at the above address. The fixed rate on a mortgage will be the fixed rate available on the day the loan issues. If, during a Fixed Rate Period, the loan is redeemed in whole or in part or the loan is converted into a variable interest rate or to another fixed rate loan, on that date (the "switching/redemption date"), a "break funding fee" will be payable to the Lender. 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 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 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:

В	=	The Break Funding Fee
W	=	The Fixing Rate prevailing at the date of the existing fixed rate applying to the loan was set
М	=	The Fixing Rate prevailing at the switching/redemption date for the unexpired time period of the Fixed Rate Period
Т	=	Period of Time (from the switching/redemption date) in days to the end of the Fixed Rate Period
Α	=	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 the Lender in its absolute discretion shall determine to be:

- (a) The Lenders cost of raising funds in whatever manner and from whatever source(s) the Lender may select for the relevant period of time;
- (b) 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 the Lender may incur in raising funds of like amount for the relevant period of time.

A certificate in writing signed by an officer of the Lender 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)	
Break funding fee = (8%-7%) x 365 / 365 x 1,000 = €10.00 per €1,000.00	

8. If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract.

Governing Law and Language

- 9. All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.
- 10. All contracts between us, all information that we supply to you and all other communications with you will be in English.

Complaint Procedures

- 11. We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.
- 12. If you have any complaint please telephone or write to KBC Bank Ireland plc, Complaints 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 of credit on behalf of KBC Bank Ireland plc (KBC).
- (b) 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.
- (c) 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.
- (d) 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.
- (e) 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.
- (f) The rate will be that which KBCl is charging on the date on which the loan is drawndown for the relevant category and subsequently the rate may vary in accordance with terms and conditions of the loan.
- (g) The rate of interest applicable to the loan may be varied at any time during the term of the loan in accordance with the terms and conditions of the loan provided however that the applicant will be notified in advance of the change of interest rates.
- (h) If a fixed rate is requested, the interest rate will be the fixed rate available for the selected fixed rate period on the date on which the loan is drawndown for the relevant category.
- (i) I/We declare that I am/we are over 18 years of age.
- (j) 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.
- (k) 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.
- (I) I declare that I have read the Consumer Credit Act notices which are set out within this form.

Credit Process

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

KBC BANK IRELAND PLC RETAINS SUBMITTED APPLICATION (NON LEGAL) DOCUMENTATION FOR A MAXIMUM PERIOD OF 6 WEEKS FROM THE DATE OF

CONSENT UNDER THE DATA PROTECTION ACT

Data Protection

Your Information: The details provided in this application form, together with any other information that is furnished to us in connection with this application and any associated loan, guarantee or other account(s) ("Information"), will be retained and processed by KBC Bank Ireland plc and its subsidiary companies ("we"/"us") for the following purposes:-

- · To process and assess the application(s) and any applications for products and services that you may request from KBCI or KBCI may provide to you in the future;
- To manage and administer your Account(s), policies, and any other banking products and services, which you hold with KBCl or KBCl may provide to you from time to time;
- To verify the Information and otherwise meet our legal and compliance obligations, which include those relating to the prevention of money laundering, financing of terrorism and fraud, (where necessary this may mean reporting to regulatory authorities on activities such as the prevention of money laundering and terrorist financing, tax compliance and evasion, fraud and other such activities which may require KBCI to notify the authorities);
- To enable KBCI manage, on a holistic basis, its relationship with you through maintaining a single view of your Accounts and any products or services that we may provide to you and any interaction with us;
- In terms of any credit facility and credit related services, KBCI may undertake credit and other checks and make credit decisions, and conduct credit searches against the applicants (as we consider appropriate) prior to supplying, during, and when renewing or reviewing any credit facility and credit related services;
 To review your complete financial position with KBCI which will include (where relevant), the security which we hold, debit balances, credit balances and any other
- To review your complete financial position with KBCI which will include (where relevant), the security which we hold, debit balances, credit balances and any other relevant information which we hold:
- · To carry out statistical analysis, market research, predictive/analytical modelling, and to develop and assess products and services;
- · To allow KBCI conduct quality control checking and compile management information for internal reporting throughout KBCI; and
- In accordance with your preferences, for marketing purposes.

Disclosures

We may disclose Information in the following circumstances:

- · To other companies within KBC Bank Group;
- · To our agents, legal and other advisers, service providers and contractors;
- To other persons connected with your account (e.g. company directors, partners, other account holder(s) etc.) and to your/their authorised financial advisers or other intermediaries;
- To the Irish Credit Bureau ("ICB") or relevant other credit agency (where credit facilities are availed of). Such agencies will record details of each search regardless of whether or not your application is successful, for a period of time;
- In the context of a sale of the whole or part of our business and/or Account;
- · Where we are required by any regulatory body, law enforcement agency, court or other legal process; and/or
- · Where necessary to verify the authenticity of documentation provided to us.

Electronic Communications and Phone Calls

Your Information will be processed, recorded and retained by us in electronic form. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Right of Access

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 us following a written request (for which a small fee will be charged) and to have any inaccuracies in your personal data corrected. You may be required to provide us with sufficient information to verify your identity and locate your data.

By signing below you confirm that you consent to the use of the Information in the manner described above and, if applicable, that you have obtained the consent of all other persons identified in the form or associated with the application or subsequent loan account.

To receive Promotional Communications

A member of the KBC Bank Ireland plc (KBCI) team may contact the person(s) identified overleaf in connection with this application. In addition, from time to time, KBCI would like to notify our customers of promotional offers, competitions and information on products and services available from the KBCI Group and carefully selected third parties. The personal data provided on this form may be used to send marketing material or to electronically communicate (by email or text message) or to telephone named customers about such products and services. If you do not want to receive these communications, please tick this box:

Applicant 1	Applicant 2	
If you later de	ecide that you do not want	to receive this information you can write to
Marketing De	epartment,	
KBC Bank Ire	eland,	
Sandwith Str	reet,	
Dublin 2 or		
email: marke	ting@kbc.ie	

SEPA DECLARATION

- I/We hereby confirm that I/We are entitled to authorise direct debits from the account detailed in the direct debit mandate completed in connection with this application and confirm that there are no restrictions in place on the account prohibiting the setting up of the direct debit in the terms of the direct debit mandate signed by me/us.
- I/We further confirm that in the case where the account is a joint account, all accountholders have been advised of the establishment of the direct debit and that it will be deducted from the account and no further authorization or consent is required from them in order to set up the direct debit In accordance with the direct mandate signed by me/us.
- I/We further confirm that in the case of a business account in the name of a partnership or company, all necessary corporate actions have been taken by the company/
 partnership to authorise the direct debit from the account.

Consent under the Data Protection Act and SEPA declaration					
Signature of primary applicant	Signature of secondary applicant				
Date d d m m y y y y	Date d d m m y y y y				

CREDIT REFERENCE SEARCHING AND REPORTING

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

PLEASE NOTE THAT IF YOU DO NOT CONSENT THE BANK MAY NOT BE ABLE TO CONSIDER YOUR APPLICATION.

Signature of primary applicant	Signature of secondary applicant					
Date ddmmyyyyy	Date ddmmyyyyy					
CONSENT UNDER THE CONSUMER CREDIT ACT, 1995 The applicant hereby consents for the purposes of Section 46 of the Consumer Credit Act 1995, to any telephone call, at home, at work, and on a mobile phone, or to any visit at home or at work from KBC Bank Ireland, to the applicant(s), the applicants employers, or any member of his/her family or any person acting on his/her behalf.						
Signature of primary applicant	Signature of secondary applicant					

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CONSUMER CREDIT ACT 1995

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

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

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

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

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

CONSUMER PROTECTION CODE 2012

In accordance with the provision of the Consumer Protection Code 2012 the following are for your attention:

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING. WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

THE POSSIBLE IMPLICATIONS AND EFFECTS OF MISSING THE SCHEDULED REPAYMENTS IN RELATION TO THIS CREDIT/LOAN (IF APPROVED) ARE:

- YOUR ACCOUNT MAY GO INTO ARREARS;
- YOUR CREDIT RATING MAY BE AFFECTED;
- YOUR LOAN MAY BECOME REPAYABLE ON DEMAND; AND
- ULTIMATELY, YOU MAY LOSE YOUR HOME.

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

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE;

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

VARIABLE RATE MORTGAGE WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE;

CONSOLIDATED MORTGAGE WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM;

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

AGENCIES

Life Insurance: KBC Bank Ireland plc is a tied agent of Irish life Assurance plc (Irish Life) for Life Insurance. Life insurance products are underwritten, administered and provided by Irish Life. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Home Insurance: KBC Bank Ireland plc has an exclusive agency agreement with Zurich Insurance plc for the provision of Home Insurance. KBC Home Insurance products are underwritten, administered and provided by Zurich. Zurich Insurance plc is regulated by the Central Bank of Ireland.

ARREARS

Compound interest is charged on arrears of payments at the same rate applying to the loan advanced. An additional 1% may be charged on the arrears balance on a customers account where the account is more than 2 months in arrears and where the customer fails to make or keep an arrangement to clear the arrears.

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
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 dddmmyyyyy
Signature(s) X

Please return to: KBC Bank Ireland Plc

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

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

KBC Bank Ireland plc • Sandwith Street, Dublin 2

www.kbc.ie infohomeloans@kbc.ie

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KBC/0254-8 (01/17)