

KBC Bank Ireland Homeloan Application Declaration, Authorisation and Consent

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

Address

Postcode/Eircode

Date of birth d d m m y y y y

Mobile Number

Email Address

Country of Birth

Country of Residence

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

Yes No

If YES, please provide details:

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:

Are you aware of any known future changes to your circumstances
which may affect your ability to repay the proposed mortgage?

Yes No

If YES, please provide details:

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"/>

Applicant 2

Surname

First name

Maiden name

Sex M F

Address

Postcode/Eircode

Date of birth d d m m y y y y

Mobile Number

Email Address

Country of Birth

Country of Residence

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

Yes No

If YES, please provide details:

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:

Are you aware of any known future changes to your circumstances
which may affect your ability to repay the proposed mortgage?

Yes No

If YES, please provide details:

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"/>

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.

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

THE BANK OF YOU

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

1. Mother's Maiden Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	1. Mother's Maiden Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Your Place of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	2. Your Place of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Your Favourite Colour*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	3. Your Favourite Colour*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 <https://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.
- PDH
 - For Private Dwelling Home ('PDH') applicants the maximum loan-to-value ('LTV') is up to 90%.
 - PDH 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 and 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 minimum loan amount for an existing customer seeking a Top-Up is €20,000.
- BTL
 - For Buy to Let ('BTL') applicants the max LTV is up to 70%.
 - BTL Mortgages (including interest) are repayable over an agreed period of time, normally, between 10 and 20 years by way of monthly instalments. For a BTL loan the maximum age at completion of loan is 66
 - For variable rate loans 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 and fixed rates of 3 or 5 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.
- Negative Equity
 - For Negative Equity Private Dwelling Home ('PDH') applicants the maximum loan-to-value ('LTV') is up to 125%.
 - Negative Equity Mortgages (including interest) are repayable over an agreed period of time, normally, between 10 and 30 years by way of monthly instalments. For a Negative Equity PDH loan the maximum age at completion of loan is 68.
 - 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 and 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 minimum loan amount for an existing customer seeking a Top-Up is €20,000.
- For PDH fixed and variable and BTL variable only, the interest rate applied to a mortgage is determined by the Loan to Value percentage calculated at the drawdown 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.
- 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 drawdown 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 drawdown.

For customers purchasing a residential investment property, the legal costs of KBCI in respect of the property over which KBCI is taking security, will be detailed in the Letter of Loan Offer. These costs will be paid by the borrower(s) in cleared funds directly to the KBCI solicitor on closing.

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	Annual Percentage Rate of Charge (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, or where bank legal fees are charged for a Residential Investment Property, these 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,
- 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: info@fspo.ie

Website: www.fspo.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

Email

SMS

Phone

Letter

Applicant 2

Yes No

Email

SMS

Phone

Letter

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

- 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.
- 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 drawdown of the home loan, this procedure will be repeated until the home loan is drawn down.
- KBCI may at its discretion request additional information about the property which is being offered as security, for example a structural survey.
- 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 - 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.

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 F - 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 drawdown, subject to applicable law.
- i) I/We have read and acknowledged 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.
- k) KBCI reserve the right to request that you engage an alternative solicitor in circumstances which involve a solicitors 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.)

I/We authorise KBCI to:

- l) 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.
- m) 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 G - 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