

Minimum Standards Checklist

	When is this required?	Confirm Y/N
<p>Switching Mortgage:</p> <p>Where you do not wish to release extra funds as part of the switch and your existing mortgage is more than 24 months old, reduced document criteria will apply. You will only be required to produce:</p> <ul style="list-style-type: none"> ➤ One payslip dated in the last 8 weeks. ➤ Six months' recent bank statements from your main current account (only needed if your main current account is not with Permanent tsb). 	Immediately	<input type="checkbox"/> <input type="checkbox"/>
<p><u>Documents about your job/finances:</u></p> <p>If you are an employee/ PAYE worker, you will need:</p> <ul style="list-style-type: none"> ➤ Signed and stamped salary certificate for each applicant. ➤ Two of your three most recent payslips and your current Employment Detail Summary (P60). ➤ Six months' recent bank statements from your main current account. (only needed if your main current account is not with Permanent tsb.) <p>If you're self-employed, you will need:</p> <ul style="list-style-type: none"> ➤ Two years' up-to-date audited or certified accounts. ➤ Confirmation that your tax affairs are up to date and in order. ➤ Confirmation of your business related annual capital and interest financial commitments. ➤ Six months' recent bank statements from your main current account (only needed if your main current account is not with permanent tsb). ➤ Your last six months business bank statements. 	Immediately	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p><u>Funds:</u></p> <ul style="list-style-type: none"> ➤ Confirmation of Balance of Funds – this is evidence how you will bridge the gap between the purchase price of your property + stamp duty + professional fees, and your loan amount. ➤ Evidence of PRA (proven Repayment Ability) – For example, if your new mortgage repayment will be €1,000 a month, you'll need to show you have the ability to repay at least €850 every month. This is usually shown through Statements of savings/rent paid/loans finishing over a 6 month period. 	Immediately	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Documents about You:	Immediately	
<ul style="list-style-type: none"> ➤ Proof of Personal Public Service Number (PPSN) – an original of one of the following: <ul style="list-style-type: none"> - Correspondence from the Department of Social protection or the Revenue Commissioners. - Payslip, Employment Detail Summary (P60), P45, Statement of Liability (P21), Tax assessment or Notice of Credits. - Medical Card / Drug Payment Scheme (DPS) card. 		<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>

Self-Build Applications:	Immediately	
<ul style="list-style-type: none"> ➤ Site Map of your proposed Self Build site. 		<input style="width: 100%; height: 20px;" type="text"/>

Identification:	Prior to Drawdown of Loan	
<ul style="list-style-type: none"> ➤ Photo Identification <p>Valid passport, Driving license or EU National Identity Card.</p> <ul style="list-style-type: none"> ➤ Proof of address – an original of one of the following: <ul style="list-style-type: none"> - Utility bill with your name and current address issued within the last six months. - A bank statement issued in the last three months. - Determination of Tax credits for the current year. - Household / health or motor insurance documents issued within the last 12 months. 		<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>

*If there are additional loans not evident on CCR & ICB PTSB may seek further clarification on same by evidence of 12 month statements.

**Where a borrower is a Non EU/EEA Citizen and their income is being used in assessment we require a) Evidence of valid passport stamp or work authorisation (if authorisation is to expire within 3 months, approval is conditional upon renewal confirmation), b) evidence of 2 years continuous employment by way of Employment Detail Summary (P60's) and c) Proof that employment is not subject to a probation period.

NB ADDITIONAL DOCUMENT MAY BE REQUIRED UPON FULL ASSESSMENT OF THE APPLICATION