

Mortgage Application Form



permanent tsb, 56-59 St. Stephen's Green, Dublin 2.

Tel: 0818 210 585 or +353 1 215 1339 Web: www.permanenttsb.ie

permanent tsb p.l.c. is regulated by the Central Bank of Ireland

Applicant 1:

Applicant 2:

Contact Number:

Email:

Postal Address:

Checklist - minimum information required

Please use the checklist below to ensure you have completed all relevant areas of the application form. You will also need to provide original supporting documents as outlined below:

Loan details

Loan amount:

Loan term and rate:

Loan purpose

Property value / type and address:

Applicants details

Age:

Marital status - maintenance amount:

No. of dependants:

Financial details

Value of outstanding debts:

Monthly repayments:

Lender

Current account statements for all applicants: (if applicable)

Identification details

A valid passport or driving licence:

Utility bill with your name and address (less than 6 months old):

Proof of PPSN (any one of the following):

Correspondence from the Department of Social Protection or the Revenue Commissioners showing the individual's PPSN

Payslip, Employment Detail Summary (P60), P45, Statement of Liability (P21), Tax Assessment or Notice of Tax Credits

Medical Card/Drug Payment Scheme (DPS) Card

Please note: Public Services Card cannot be used to verify PPSN

If you are an employee

6 months' up-to-date personal current account statements (if your main current account isn't with permanent tsb):

Completed salary certificates for all applicants (see inserts):

2 of your 3 most recent pay slips and your current Employment Detail Summary (P60):

In addition, if you are self-employed, we will need:

2 years' up-to-date audited or certified accounts

Confirmation that your tax affairs are in order

6 months' up-to-date current account statements, if the account is not with permanent tsb

6 months' recent bank statements from your main business current account

Proposed closing date: account no: **9 9 0**

Personal details

Application Type

First Time Buyer Switching
 Second / Subsequent Time Buyer Further Advance
 Building a Home Residential Investment Property
 Number of applicants: Non Owing Borrower: Yes No

First Applicant

First name Middle initial:
 Surname: Maiden name if applicable:
 Date of birth: Cohabiting: Yes No
 PPSN:
 Mother's maiden name:
 Marital status: Married Single separated
 Divorced Widower
 Nationality:
 Residency:
 E-mail:
 Office tel:
 Home tel:
 Mobile:
 First time buyer: Yes No
 Present address*:

 How long at this address: (date)
 Previous address*:

Second Applicant

First name Middle initial:
 Surname: Maiden name if applicable:
 Date of birth: Cohabiting: Yes No
 PPSN:
 Mother's maiden name:
 Marital status: Married Single separated
 Divorced Widower
 Nationality:
 Residency:
 E-mail:
 Office tel:
 Home tel:
 Mobile:
 First time buyer: Yes No
 Present address*:

 How long at this address: (date)
 Previous address*:

* If Co. Dublin you must specify Dublin City / South Dublin / Fingal / Dun Laoghaire Rathdown. For counties Cork, Limerick, Waterford and Galway you must specify City or County. If Co. Tipperary, you must specify North or South.

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How long at this address: (date)
 Number of dependants: ages:

How long at this address: (date)
 Number of dependants: ages:

Does a spouse, partner, child or other relative of the Applicant(s) hold a senior position within permanent tsb? Yes No

Nature of current tenure

Home Owner Living with parents: Tenant:
 Local authority tenant: Other:

Nature of current tenure

Home Owner Living with parents: Tenant:
 Local authority tenant: Other:

Employment status

First Applicant

Self-employed Employed Not employed

Self-employment details

Trading name and address:

Date of commencement of business:

Nature of business:

Sole trader: director / partner:

If shareholder / partner state % shareholding:

Net profit: €

Drawings: €

Income Currency:

Previous employer's name and address:

Previous employment from: / /

Previous employment to: / /

Nature of business:

Occupation:

Employment status

Second Applicant

Self-employed Employed Not employed

Self-employment details

Trading name and address:

Date of commencement of business:

Nature of business:

Sole trader: director / partner:

If shareholder / partner state % shareholding:

Net profit: €

Drawings: €

Income Currency:

Previous employer's name and address:

Previous employment from: / /

Previous employment to: / /

Nature of business:

Occupation:

Employment details

Employer name:

Employer address:

Nature of business:

Occupation:

Employment status e.g. permanent, etc:

Date commenced present employment: / /

Gross basic salary p.a: €

Overtime p.a: € regular/guaranteed/irregular

bonus p.a: € regular/guaranteed/irregular

commission p.a € regular/guaranteed/irregular

Other income non rental p.a: €

Source of other annual income:

Other income rental p.a:

Income Currency:

Employment details

Employer name:

Employer address:

Nature of business:

Occupation:

Employment status e.g. permanent, etc:

Date commenced present employment: / /

Gross basic salary p.a: €

Overtime p.a: € regular/guaranteed/irregular

bonus p.a: € regular/guaranteed/irregular

commission p.a € regular/guaranteed/irregular

Other income non rental p.a: €

Source of other annual income:

Other income rental p.a:

Income Currency:

Salary mandated to permanent tsb: Yes No

If less than 6 months in current position, please state name and address of previous employer:

Previous employment from: / /

Previous employment to: / /

Salary mandated to permanent tsb: Yes No

If less than 6 months in current position, please state name and address of previous employer:

Previous employment from: / /

Previous employment to: / /

Financial history & commitments

First Applicant

Do you hold a current account: Yes No Credit card: Yes No Cheque/debit card: Yes No

With whom:

Second Applicant

Do you hold a current account: Yes No Credit card: Yes No Cheque/debit card: Yes No

With whom:

Assets & Liabilities

Home	Property type	Value	Balance owing	Monthly pymt	Bank	Rate	Term	Rent
<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"/>
<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"/>
<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"/>

Investment / Other property / Land	Property type	Value	Balance owing	Monthly pymt	Bank	Rate	Term	Rent
<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"/>
<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"/>
<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"/>

Motor vehicle / Boat / Caravan	Property type	Value	Balance owing	Monthly pymt	Bank	Rate	Term	Rent
<input type="text"/>	(N/A)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	(N/A)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	(N/A)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Card (store accounts/hire purchase)	Property type	Value	Balance owing	Monthly pymt	Bank	Rate	Term	Rent
<input type="text"/>	(N/A)	<input type="text"/>	<input type="text"/>	(N/A)	<input type="text"/>	(N/A)	(N/A)	(N/A)
<input type="text"/>	(N/A)	<input type="text"/>	<input type="text"/>	(N/A)	<input type="text"/>	(N/A)	(N/A)	(N/A)
<input type="text"/>	(N/A)	<input type="text"/>	<input type="text"/>	(N/A)	<input type="text"/>	(N/A)	(N/A)	(N/A)

Current Account / Saving	Property type
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Childcare €

Rent / Maintenance: €

Total assets €

Total liabilities €

First Applicant

Have you ever had a credit agreement with or made previous application to permanent tsb and / or any other lending agency (incl. credit union)?

Yes No

If yes, please give details:

Have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Have you any judgements registered against you personally? Have any judgements been registered against a company of which you are a director?

Yes No

If yes to any of the above, please give details:

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

if yes, please state monthly amount:

Second Applicant

Have you ever had a credit agreement with or made previous application to permanent tsb and / or any other lending agency (incl. credit union)?

Yes No

If yes, please give details:

Have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Have you any judgements registered against you personally? Have any judgements been registered against a company of which you are a director?

Yes No

If yes to any of the above, please give details:

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

if yes, please state monthly amount:

Known future changes in your circumstances

Are you aware of any possible changes to your future circumstances that may affect your ability to meet your repayments on this facility?

Yes No

If yes, please give details:

Customer Consent - Special Category Data

I have provided specific health-related information in the form above which I feel is relevant to the application for this product.

I understand that Permanent TSB will only use this information in the decision process for my mortgage.

I understand that Permanent TSB will retain this information as part of the record of this decision as Permanent TSB is obliged to do under the Consumer Protection Code.

I hereby consent to Permanent TSB using my personal health information in the decision process.

Signature of first applicant(if applicable)

Date: / /

Signature of second applicant(if applicable)

Date: / /

** Only applicable where health-related personal data is disclosed.**

Mortgage Details

Loan amount: €

Loan term:

Type of loan

Annuity Home Loan: Mortgage Top Up: Further Advance: Residential Investment Property:

Other:

Reason for choosing permanent tsb:

Use of property:

Main residence Second home Other uses

Outlay

Purchase price	€ <input type="text"/>
Build cost	€ <input type="text"/>
Site plan	€ <input type="text"/>
Repairs / renovating	€ <input type="text"/>
Stamp duty	€ <input type="text"/>
Legal expenses	€ <input type="text"/>
Other*	€ <input type="text"/>
Total expenditure	€ <input type="text"/>

Funding

Savings	€ <input type="text"/>
Additional borrowings	€ <input type="text"/>
Inheritance	€ <input type="text"/>
Gift (or other third party contributions)	€ <input type="text"/>
Equity from sale of property	€ <input type="text"/>
Other *please specify	€ <input type="text"/>
Mortgage required	€ <input type="text"/>
Total finance	€ <input type="text"/>

*Please give details of 'other' above:

Further Advance

Further Advance loan amount: € Term of Further Advance loan:

Total amount to be advanced by cheque: (include loans to be refinanced) €

Residential Investment Property

Total Annual Rent: € Term of Loan:

Note: Maximum residential investment property term is 25 years

Details of property to be mortgaged

Address of property being mortgaged*:

*if Co Dublin you must specify Dublin City/South Dublin/ Fingal/ Dun Laoghaire Rathdown. For counties Cork, Limerick, Waterford and Galway you must specify City or County. If Co Tipperary you must specify North or South

Existing property: date built / / Are all applicants to be named on the deeds? Yes No

Loan purpose

Private Property: Family Discount Home: Affordable House: Shared Ownership
Local Authority Tenant Purchase: Residential Investment Property: Further Advance:

New property

Is the property registered with: the home bond scheme: the premier Bond scheme:
Yes No Yes No

(if so enclose the original HB47 certificate/Premier Bond)

Stage of construction: Date of completion: / /

Is the property being built by: direct labour builder/contractor
Yes No Yes No

if yes please state the cost of the site: € cost of build: €

Stage payments: Date of completion/date of 1st stage payment:
Yes No / /

Primary/secondary applicant/Non owning borrower

will there be any other persons in occupation of the property apart from you, your spouse or your children: Yes No

if yes, please supply details:

Solicitor contact details

Name and address:

Telephone: Title insurance Yes No

Mortgage Application for Credit

permanent tsb, 56-59 St. Stephen's Green, Dublin 2.

Account no:

Personal Details

Applicant's name(s)

Address of property to be mortgaged

Details of Mortgage Required

Purchase price/value of property

 €

Mortgage type

Amount of loan required

 €

Repayment term required

Valuation

permanent tsb will require a valuation of and certain other information about the property you wish to buy and/or mortgage. The valuation report, of which you will obtain a copy, is designed specially for the needs of permanent tsb to help us decide if the property represents adequate security for the loan you require. The valuation report will be based on a limited inspection and is not intended to be a structural survey nor a condition report. It is important that you should not rely in anyway on the valuation report. It is possible that there are defects in the property which are not reported but which a more detailed inspection would reveal. This means that the valuation report may not make you aware of defects which could affect your decision to buy, permanent tsb recommends that you obtain a more comprehensive report or structural survey. You must pay a valuation fee, which will be a maximum of €150.00 which includes VAT but excludes valuer's travel expenses. Properties incomplete at the time of the original valuation will require, on completion, a final valuation, the fee for which is €75.00 which includes VAT but excludes travel expenses. In the event that permanent tsb declines your loan application the valuer's fee will be refunded.

Insurance

Life Assurance

It is a condition on all repayment loans that Mortgage Protection Cover is effected before the loan cheque issues, permanent tsb can arrange this through a special scheme and the premiums may be incorporated in the monthly repayments for the duration of the loan. Alternatively applicants can make their own arrangements but the cover must meet permanent tsb requirements. Independent cover must be in place before the loan cheque is issued.

Property Insurance

It is a condition on all loans that property insurance is effected before the loan cheque issues. permanent tsb can arrange this through a special scheme and the premiums may be incorporated in the monthly repayments for the duration of the loan. Borrowers have the right to effect and maintain such insurance as is required by permanent tsb with any recognised insurer or through any authorised agency of their choice. If you wish to exercise this right, you must notify permanent tsb on acceptance of a loan offer (if any) and on receipt of said notification permanent tsb shall inform you of its detailed insurance requirements. The loan will not be issued until permanent tsb's insurance requirements have been complied with to permanent tsb's reasonable satisfaction. Where the borrower ceases to maintain adequate insurance cover for the property at any time during the period of the loan agreement, permanent tsb may insure the property through its agency for not less than the estimated cost of reinstatement. The borrower will be liable for the premium monthly / annually for the duration of the loan.

Direct Marketing, Permanent TSB

Permanent TSB will use your personal data to identify our products, services and benefits which we believe may be of interest to you. Based on your indicated direct marketing preferences below we will inform you on how you can avail of these products and services using the following methods:

	Applicant 1		Applicant 2	
	Y	N	Y	N
Post	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Text message	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please indicate your consent to be contacted by mobile phone

Mobile Phone Applicant 1 Yes No Applicant 2 Yes No

If at any time you change your mind and you wish to amend your direct marketing preferences, you may contact us by writing to FREEPOST F4940, Customer Data Quality (Direct Marketing), Permanent TSB p.l.c., 56-59 St. Stephen’s Green, Dublin 2, by phone on 0818 502 424 or +353 1 212 4101 or go to your local branch.

Direct Marketing, Third Party Products

Permanent TSB would like to use your personal data to provide you with information about products, services or special offers (for example rewards, discounts and cashback programmes) from carefully selected third parties. Permanent TSB will never share your personal data with these third parties for marketing purposes. I hereby consent to being contacted for direct marketing of third party products and services using the methods selected across:

Applicant 1 Yes No Applicant 2 Yes No

If at any time you change your mind and you wish to amend your direct marketing preferences, you may contact us by writing to FREEPOST F4940, Customer Data Quality (Direct Marketing), Permanent TSB p.l.c., 56-59 St. Stephen’s Green, Dublin 2, by phone on 0818 502 424 or +353 1 212 4101 or go to your local branch

Signature & Declaration

I/We declare that I/we am/are of full age and I/we hereby make application for an advance with permanent tsb upon mortgage of the property described above. I/we declare that the foregoing statements and particulars and any other information I/we have given to permanent tsb to be strictly true, to the best of my/our knowledge and belief.

I/We acknowledge that, in order to process this loan application, permanent tsb its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by permanent tsb separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of the Environment, Community and Local Government where required by that Department. permanent tsb may also pass this information to other companies within the permanent tsb group in connection with those purposes.

I/We further acknowledge that permanent tsb will supply such information as I/we have given to permanent tsb to an insurance company, if it is necessary, to obtain a suitable Mortgage Indemnity Policy.

I/we have read the section above headed “Valuation” and I/we understand that I/we should not rely on the valuation report in any way in deciding whether or not to purchase the property. I/We understand that if, contrary to the permanent tsb recommendation, I/we do not request or obtain an independent structural survey for my/our own purposes, I/we run the risk that the property may suffer from serious defects which are not mentioned in the Valuation Report and that the Report may be defective, or may be inadequate for my/ our purposes. I/We further understand that should permanent tsb grant a loan, this does not signify an assurance or guarantee that the property is soundly constructed and free from defects.

I/We note that if I/we are approved by permanent tsb for a loan that at any time before the completion of the mortgage transaction permanent tsb has the right to withdraw or vary the approval subject to applicable law. In the event that I/we wish to change any of the details on the application, the changes will be recorded on the loan approval (this refers to the Credit Agreement) without the necessity of re-signing a further application form.

I/We have had the necessary time to consider and query the information provided to me in relation to my application.

I/We hereby acknowledge that permanent tsb may transfer the benefit of the mortgage to any other person for the purposes of securitisation or other reason for which permanent tsb believes such a transfer should take place.

Signature of first applicant: Date: / /

Signature of second applicant: Date: / /

Important Notices

Consent under the Consumer Credit Act 1995

Under the Consumer Credit Act 1995 a customer's consent is required if the customer wishes permanent tsb to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time permanent tsb may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part.
I/we hereby consent to permanent tsb contacting me/us by telephone at my/our place of employment/business.

Signature of first applicant: Date: / /

Signature of second applicant: Date: / /

Permanent TSB Credit Checking and Reporting

Under the Central Bank's Consumer Protection Code we are not permitted to offer you a credit product that you cannot afford. Therefore, in advance, of granting you a credit product of any type, we will check your credit rating against the Central Credit Register and the Irish Credit Bureau. This information supports a full and accurate assessment of your ability to repay.

In addition, we are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.

We also report credit facilities to the Irish Credit Bureau ("ICB") in the legitimate interests of the Bank and the ICB. Please see the ICB's data protection notice, which is available at <http://www.icb.ie/pdf/Fair Processing Notice.pdf> for details of how the ICB will process your personal data, and how you may exercise your rights in respect of your personal data held by the ICB.

Further information in relation to our disclosure of your personal data to the Central Credit Register and the ICB can be found in our Data Protection Notice.

Using your personal data

In providing personal banking services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you, our running of the bank and your rights in relation to your personal data is provided in the summary Data Protection Notice included with this pack.

If you would like a copy of the full Data Protection Notice, please ask a branch staff member, call Open24 on 0818 502 424 or view it at www.permanenttsb.ie

Important regulatory information concerning Consumer Credit Act 1995, Distance Marketing, Consumer Protection Code 2012 and European Union (Consumer Mortgage Credit Agreements) Regulations 2016.

Please note carefully the following information relating to Housing Loans

Fixed Rate Loans

Whenever (i) repayment of a loan in full or in part is made or (ii) with the agreement of permanent tsb, the loan is switched to a variable rate loan or other fixed rate loan, before expiry of the Fixed Rate period (hereinafter called the "Early Termination"), the applicant shall, in addition to all other sums payable as a condition of and at the time of the Early Termination, pay a sum equal to the permanent tsb's estimate of the loss (if any) arising from the Early Termination. In the calculation of the said loss, permanent tsb shall endeavor to apply in so far as it is fair and practicable.

This is how the fee is calculated;

$$C = (I-S) \times R \times (M-T) / 12$$

"C" is the charge to compensate for the loss (if greater than 0),

"I" is the swap/market fixed interest rate for the term of the Fixed Rate Period at the date of its commencement,

"S" is the swap/market interest rate for the remaining fixed period,

"R" * is the amount of the Fixed Rate loan balance paid or switched at the date of Early Termination,

"M" is the fixed Rate Period (in months) and,

"T" is the time expired of the Fixed Rate Period at the date of Early Termination (in months).

Here is a worked example;

"I" = 5%, "S" = 3%, "R" = €100,000, "M" = 24 months, "T" = 12 months.

$$C = (5\% - 3\%) \times €100,000 \times (24 - 12) / 12.$$

$$\text{So, } C = 2\% \times €100,000 \times 12 / 12$$

$$C = €2,000.$$

*For the purposes of the above fixed rate mortgage breakage fee worked example, a fixed balance of €100,000 representing the loan balance to be paid or switched at the date of Early Termination is used for "R". In the actual calculation of the fixed rate mortgage breakage fee payable to the Bank, a reducing loan balance approach is used to calculate "R". This approach is used to take into account the fact that, after the switch or Early Termination, the loan balance typically reduces due to scheduled repayments for the remainder of the fixed rate period. The fee calculated using a reducing balance approach will always be lower than the fee calculated using a fixed balance approach.

Arrears

Arrears are any element of a mortgage repayment that have not been made and remain outstanding. Interest at the mortgage rate will be applied to the outstanding balance of your loan which includes any payments missed. This may result in increased cost of credit.

Valuation

Prior to getting mortgage approval for Permanent TSB we will need a property valuation. The valuation needs to be completed by a Permanent TSB approved valuer and you can contact us to arrange the valuation.

You must pay a valuation fee, which will be a maximum of €150.00 which includes VAT but excludes valuer's travel expenses. Final valuations: Properties incomplete at the time of the original valuation will require, on completion, a final valuation, the fee for which is €75.00 which includes VAT but excludes travel expenses. In the event that Permanent TSB declines your loan application the valuer's fee will be refunded.

Legal Fees

You will need a solicitor to act on your behalf when buying your new home. There's no set fee for handling the purchase of a property, so check out the professional fees and property registration fees applicable with yours. A bank solicitor is required, for all Resident and Non-Resident Buy-to-Let mortgages, for loan amounts greater than €75,000. The amount payable, for a standard Buy-to-Let mortgage, is €1,000 plus standard rate of VAT. This amount is payable by the Borrower(s) and must be paid directly to the banks solicitor prior to the release of the loan cheque. The amount payable by the Borrower(s) is in addition to the borrower(s) solicitor fees.

Other

Lending criteria, terms & conditions will apply. Mortgage approval is subject to assessment of suitability and affordability. Applicants must be aged 18 or over. Security is required and credit agreement will be secured by a mortgage or by a right related to residential immovable property. Life and Home Insurance are also required. Please note that if you require your Solicitor to take up your title deeds on Accountable Trust Receipt in the future (unless you are taking out a new mortgage with permanent tsb) there is a fee of €35. There is also a fee of €35 for vacating or releasing your mortgage.

In accordance with the provision of the consumer protection code 2012 the following are for your attention:

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.

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

The following warning applies in the case of variable rate loans:

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

The following warning applies in the case of fixed rate loans:

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

Variable rate loans - the payment rates on this housing loan may be adjusted by the lender from time to time.

The following warning applies in the case of interest only/bridging loans:

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

Where the purpose of the loan is for debt consolidation.

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.

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.

The Central Credit Register is owned and operated by the Central Bank of Ireland.

For more information see www.centralcreditregister.ie

Responsible Lending – Our Approach

Whether you are borrowing by way of Term Loan to fund that special purchase, looking for a Mortgage to assist in the purchase of a property, or would like to avail of an overdraft or credit card facility, we have a responsibility to you to act as a prudent and responsible lender. That means that we will be open and honest with you in the manner in which we promote and offer our products. We will provide clear information on the cost of your borrowing and we will provide sufficient details in relation to fees, charges, and terms and conditions to enable you make an informed decision before entering into the transaction.

Before advancing any facility, an assessment of your ability to meet the required repayments will be completed and any advance will be limited to the amount we believe will ensure you can meet repayments comfortably while still meeting other essential financial and lifestyle commitments.

To assist us in this regard it is important that you provide us with a complete record of your financial affairs, particularly in relation to any non-bank commitments. It is therefore important that you complete the following brief questionnaire carefully, as the information will be used to determine the appropriateness of our product offering to you.

- | | No | Yes |
|--|--------------------------|--------------------------|
| a) Do you or your spouse / partner have any savings or shares in a Credit Union? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Do you or your spouse / partner currently hold loan account(s) in a Credit Union? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Have you or your spouse / partner previously held loan account(s) with a Credit Union? | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Do you or your spouse / partner have any other Non-Bank repayment commitments?
(for example - Occupational Loan Scheme, Money Lender, Family Member) | <input type="checkbox"/> | <input type="checkbox"/> |

Note : If the answer to any of (a) to (d) above if “Yes” , please provide full details of each facility in the box provided below.

Name of Credit Union / Other Lender	Savings Balance	Loan Balance	Monthly Commitment
	€	€	€
	€	€	€
	€	€	€

Declarations regarding Disclosure and verification of consumer information

I/we declare that the above information is a fair reflection of any non-bank savings or loan commitments held in my/our name(s). I/we understand that knowingly withheld or falsified information provided may result in a withdrawal of credit. I/we understand that credit cannot be granted if I/we choose not to provide the information or verification as specified by permanent tsb in order to carry out an assessment of creditworthiness.

Signature of Applicant(s):

Signature of Applicant(s)

Date: / /

Branch Official:

Product Information

I \we confirm we have received the following (please tick)

- | | | | |
|--|--------------------------|---|--------------------------|
| permanent tsb Mortgage Product Brochure | <input type="checkbox"/> | Variable Rate Mortgage Policy - Summary Statement | <input type="checkbox"/> |
| Terms & Conditions and Personal and Business Banking Charges booklet | <input type="checkbox"/> | Summary Data Protection Notice | <input type="checkbox"/> |
| Terms of Business | <input type="checkbox"/> | | |

Status of advice and suitability assessment

For the purposes of European Union (Consumer Mortgage Credit Agreements) Regulations 2016, permanent tsb will not provide advisory service in respect of mortgages. We will however assess product suitability and provide you with all explanations and product information required to make an informed decision.

Should your application be approved, a Statement of Suitability setting out the reasons why the product(s) or service(s) offered is/are considered suitable, or the most suitable, for your particular needs, objective and circumstances will be issued to you as part of Loan Offer pack.

Signatures

Signature of first applicant: Date: / /

Signature of second applicant: Date: / /

SEPA Direct Debit Mandate

Your Mortgage Account Number:

Creditor Identification Number - IE63ZZZ300180

Mandate Reference:
(Completed by permanent tsb)

Creditor Name:

Credit or Address:

Debiting Account Details (please complete all details in this section in Block Capitals)

IBAN
(Bank Account to be Debited)

Example of IBAN -IE23IPBS99061312345678

BIC Code
(The Bank Identifier code)

Example of Swift Code—IPBSIE2D

Your Name:
(Name of Account to be Debited)

Your Address:
(Address held by debiting Bank - if joint account primary address)

City / Post Code: **Country:**

Type of Direct Debit Recurring Payment

By signing this mandate form, you authorise (a) **permanent tsb** to send instructions to your bank to debit your account and (b) your bank to debit your account in accordance with the instruction from **permanent tsb**.

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.

Signature(s)

Note : Where the account being debited is a joint account and more that 1 person is needed to withdraw funds, then all parties must sign this form

Date of signing

Note : Your rights regarding this mandate are explained in a statement that you may obtain from your bank

IMPORTANT NOTE:

No amendments are allowable to direct debits eight days prior to your repayment due date. If amendment is received during this period, the amendment will be processed after your next repayment due date