

Security Address (principle residence)

Telephone Numbers
Home
Applicant 1 business
Applicant 2 business
Mobile

Correspondence Address (if not residing in security address)

Other Occupiers (details of occupiers ages 17 or over)
Name
Date of Birth
Relationship to Borrowers

FURTHER ADVANCE APPLICATION FORM

Income/Occupation	1st Applicant (Employed)
Income	€
Occupation	
Employer's Name	
Employer's Address	

Income/Occupation	2nd Applicant (Employed)
Income	€
Occupation	
Employer's Name	
Employer's Address	

Self Employed Details	1st Applicant
% Shareholder	
Share of net profits for last 3 years	Year €
	Year €
	Year €
Business established	Years
Nature of Business	
Company Name	
Company Address	

Self Employed Details	2nd Applicant
% Shareholder	
Share of net profits for last 3 years	Year €
	Year €
	Year €
Business established	Years
Nature of Business	
Company Name	
Company Address	

Accountant's Details	1st Applicant
Name of Accountant	
Name of Firm	
Address	
Tel No and Fax No	

Accountant's Details	2nd Applicant
Name of Accountant	
Name of Firm	
Address	
Tel No and Fax No	

Solicitor's Details	
Name	
Name of Firm	
Address	
Tel No and Fax No	

Details of 2nd Charge (if redeeming any other charges)	
Amount Outstanding	
Account Number	
Name of Lender	
Address	
Tel No and Fax No	

ARREARS: Interest is charged on any arrears balance which arises, on the same basis and at the same rate as that applicable to the outstanding loan amount. Charges also apply as detailed in our pre-notification of charges leaflet.

LIFE ASSURANCE: Prior to release of funds we must hold a life assurance policy or policies with minimum death benefit sufficient to cover all existing and proposed borrowing.

INTEREST ONLY MORTGAGE: You will require a suitable repayment vehicle to cover the further advance amount

(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)

BUILDING AND CONTENTS INSURANCE: Depending on the outcome of any revaluation carried out the Building Insurance cover on you property may require to be increased in accordance with the valuer's advice to the new reinstatement value. We shall require written confirmation from you insurance company that the increase has been accepted prior to the release of funds.

PAYMENT PROTECTION PLAN: We recommend that you consider a special insurance plan to protect your monthly payments in the event of you being unable to work through sickness, accident or involuntary unemployment and we recommend that you consider this protection. On your request an application form will be sent to you. Payment Protection Plan Insurance is not compulsory.

Bank of Scotland (Ireland) may send me/us an application form for Life Insurance.

Yes No

Bank of Scotland (Ireland) may send me/us an application form in respect of Payment Protection Insurance.

Yes No

Bank of Scotland (Ireland) may send me/us an application form for Building and Contents Insurance.

Yes No

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form and send it to:

Bank of Scotland (Ireland) Limited of Canada House, 65/68 St. Stephen's Green, Dublin 2.

Name and full postal address of your Bank or Building Society branch:

Originators Identification Number

3	0	2	1	7	4

To: The Manager
Bank or Building Society
Address

Name(s) of account holder(s)

Bank or Building Society Account Number

Bank sort code (from the top right hand corner of your cheque)

Bank of Scotland (Ireland) Reference Number (this will be completed by Bank of Scotland (Ireland))

I instruct you to pay Direct Debits from my account at the request of Bank of Scotland (Ireland) Limited.

The amounts are variable and may be debited on various dates.

I understand that Bank of Scotland (Ireland) may change the amounts and dates only after giving me prior notice.

I shall inform the Bank in writing if I wish to cancel this Instruction.

I understand that if any Direct Debit is paid which breaks the terms of the Instruction, the Bank will make a refund.

Signature(s)
Date

**Please detach this page and fill out
the form overleaf.**

DECLARATION

I/We declare that

- I/we are applying for a further advance on loan funds made available to me/us by Bank of Scotland (Ireland), which loan funds are secured by a Mortgage and Charge in favour of Bank of Scotland (Ireland).
- I/we further declare that the information given in this form is true and complete and that it forms the basis of any contract with you.
- I/we have no conviction or pending prosecutions relating to acts of dishonesty, such as theft or fraud.

I/We understand

- any further advance applied for will be subject to the same conditions as that of the original loan and will be secured by the Mortgage and Charge granted in respect of my / our original advance

DATA PROTECTION ACT DECLARATION

- I/We confirm that I/we have read the information sheets "uses of Data" and agree that the information I/we have provided in this application, and any other information relating to my/our accounts), may be processed and disclosed in the ways described.
- I/We agree that my/our personal data may be shared with any company from time to time forming part of the same Group as Bank of Scotland together with the Introducer and any associated Companies (if Applicable) and Insurers (if applicable) who may use it in the ways described in the information sheet, "Uses of Data".
- I/We agree that the information on the performance of my/our account(s) may also be shared with Credit Reference Agencies and may be used by other lenders for credit assessment.
- I/We agree that any sensitive information obtained will only be processed in order to provide the service requested
- I/We am / are entitled to disclose information about any co-applicant or guarantor and/or anyone else referred to by me/us, and to authorise you to search and/or record information at Credit Reference Agencies about each of us. I/we understand that an "association" will be created at the Credit Reference Agencies which will link our financial records.

For the purposes of the Consumer Credit Act 1995

I/we hereby consent, for the purposes of Section 45 of the Consumer Credit Act, 1995 to any notice or written communication connected with this Mortgage Application being sent to any member of my/our family/families or to my/our employer(s), accountant(s), solicitor(s), or agent(s) or any other person I/we may designate for this purpose.

I/we also hereby consent, for the purposes of Section 46 of the Consumer Credit Act, 1995 to any communications by telephone and to any visit from the Bank or any person acting on the Bank's behalf at my/our place(s) of employment or business at any time.

I/we hereby further consent, for the purposes of Section 46 of the Consumer Credit Act, 1995 to any telephone call or visit from the Bank or any person acting on the Bank's behalf to my/our employers or any member of my/our family/families. In particular, immediately prior to drawdown of the loan, I/we consent to the Bank contacting my/our employer(s) or accountant(s) by telephone in order to re-affirm my/our employment or business trading status.

SIGNATURES

1st Applicant
Date

2nd Applicant
Date

The completed form should be forwarded to: Bank of Scotland (Ireland) Limited of Canada House, 65-68 St. Stephen's Green, Dublin 2. All lending is subject to appraisal by Bank of Scotland (Ireland) of the applicant(s) financial status. Telephone calls may be recorded for security purposes and may be monitored under the Bank's quality control procedures.