

Bank of Scotland (Ireland) – Credit Department

To: Bank of Scotland (Ireland)

Reference in connection with the lending application made by:

Name: _____

Application Reference: _____

Our above named client has approached us for a reference in connection with the proposed loan by you of €_____, repayable by monthly instalments of €_____ over ____ years.

We have acted in connection with our client's personal/tax/corporation tax (*circle as appropriate*) affairs since ___/___/___ and are still engaged in this regard. However, it should be noted that our knowledge of our client's affairs might not be fully up to date. In addition, we have not carried out any specific work with regard to this statement.

Our client's Tax Return (*specify title of Return*)¹ _____ as at 31 December 20___ was returned to the Inspector of Taxes at ___/___/___ within the required filing deadline.

Whilst we have no reason to believe that our client would enter into a commitment such as that proposed which our client did not expect to be able to fulfill, we make no assessment of our client's continuing income or future outgoings.

Whilst the information provided above is believed to be true, it is provided without acceptance by (*name of firm*) _____ of any responsibility whatsoever, and any use you wish to make of the information is, therefore entirely at your own risk.

Yours faithfully,

Signed: _____

Tel. No: _____

Accountancy Qualification: ACA / ACCA / CPA / IIPA / CIMA
(circle as appropriate)

Date: ___/___/___

Cc: (Client name) _____

Stamp

¹ For example, Self-Employed 2003 – "Form 1"