



RESIDENTIAL INVESTMENT LOANS

Application Booklet

Thank You For Choosing Us

At Bank of Scotland (Ireland) we aim to make the process of applying for a Residential Investment Property loan as simple as possible for you. 'Loan Choice' allows you to make an informed choice to suit your needs. The various loan options are described in this booklet. You should detach the relevant pages and retain them for your reference.

To assist us with the speedy processing of your application, please ensure that the form is completed in full and all relevant supporting documentation is enclosed. A checklist is provided for your use on page 21.

If you wish to give additional information in support of your application you should use Section I on page 15 provided for this purpose.

Signatures

To avoid any delay in the processing of your application, it is essential that the declarations on pages 16 and 17 and the Direct Debit Instruction on page 19 are signed and dated (both applicants' signatures are required for joint applications).

Direct Debit Instruction

Your payments will be collected by Direct Debit and this Scheme is covered by a guarantee. Details are available on request.

Additional Requirements

To apply for a loan you must be aged 18 or over.

We require security over the property.

All lending is subject to appraisal by Bank of Scotland (Ireland) financial status of the applicant(s).

YOUR RESIDENTIAL INVESTMENT PROPERTY IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. THE PAYMENT RATES ON THIS RESIDENTIAL INVESTMENT PROPERTY LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

Loan Choice

Introduction

As a Lender, Bank of Scotland (Ireland) will provide information on the range of loan products we currently have available. This information is provided to help you make an informed choice on the loan products that suit you best. If you have a Loan Adviser/Financial Consultant, he/she will have provided you with information on the loan product which he/she has advised you to take or which you have already decided to take. This, together with the information contained in this section, should allow you to make an informed choice to suit your loan needs.

About Residential Investment Loans

A Residential Investment Property Loan Agreement is an agreement whereby we lend money to you so that you can purchase a house or houses for letting purposes. The Bank uses the property as security for its loan. The Residential Property Loan is a long term financial commitment.

Repayment Methods

There are two main ways to repay a Residential Investment Property Loan: the Annuity/Repayment Loan method and the Interest Only Loan method.

1: Annuity/Repayment Loans

We calculate the repayments to ensure that, if all payments are made on time, the loan will be repaid in full at the end of an agreed period. Repayments are affected by interest rate changes. Following a change in the rate applicable to your account, you will receive a letter advising you of revised payments.

2: Interest Only Loan Method e.g. Endowment or Pension Plan

Payments are used to pay interest only and no contribution is made towards reducing the loan amount. Payments are affected by interest rate changes and will decrease or increase in line with those changes. Following a change in the rate applicable to your account you will receive a letter advising you of revised payments.

Since the payments are intended to pay interest only, the balance of your loan is not reduced and the full amount becomes due at the end of the agreed period of the loan. It is your responsibility to ensure that suitable arrangements are in place to repay the loan amount outstanding (together with any accrued or unpaid interest) by the end of the agreed period of the loan. You therefore need to contribute to an acceptable Investment or Pension Plan which will repay the loan at the end of this period.

There are many types of Investment or Pension Plans which can be used to repay an interest only loan. Each has its benefits and drawbacks. However, with all Interest Only Loans, repaying the loan early can have adverse financial consequences since it is possible that the Investment Plan or Pension Plan may be insufficient in value to repay the loan amount.

WARNING:

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A **With-Profit Endowment Assurance Plan** is a combined investment plan and life assurance. It is intended to repay the loan at the end of the agreed period or in the event of your death. With this type of policy, the amount you receive at the end of the period is guaranteed and may be enhanced by annual bonuses so that there may be money left over after repaying the loan. This surplus would be paid to you (or your dependants in the event of your death). This option can be more costly than other schemes but guarantees full payment of the loan and normally offers a better return when the loan ends.

Low-Cost Endowment Assurance is a popular variant of the With-Profit Endowment Plan. The repayment calculations assume a certain future rate of investment returns which support annual bonuses under which there should be sufficient funds to repay the loan when the loan expires. However, the annual bonuses cannot be guaranteed and there may be a higher or lower sum than anticipated. Any surplus would be paid to you, however you would also have to pay any deficit.

The life assurance included in this plan guarantees that your loan is repaid in full in the event of your death before the loan ends.

The Low-Cost Endowment Assurance can be the cheapest option but you may be required to pay a lump sum at the end of the loan period.

With a **Unit-Linked Endowment Assurance Plan**, the payments are used to buy "units" in a range of funds which can be chosen by you and administered by fund managers. These funds are used to buy a range of investments such as fixed interest rate deposits, property, or shares in companies quoted on Stock Exchanges throughout the world. The spread of the investments offers some stability against volatile market conditions. The wide choice of funds available allows you to strike the appropriate balance between security and growth potential to match your own circumstances and personal objectives.

The payments are designed to create a fund sufficient to repay the loan amount at the end of the period but this cannot be guaranteed as the value of investments can fall as well as rise. You may be liable to pay a lump sum at the end of the loan period.

The life assurance in this plan guarantees that your loan is repaid in full in the possible event of your death before the loan ends.

Pension Plan Policies have traditionally been used to provide a retirement income but the lump sum may, in certain circumstances, also be used to repay a loan. However, there is no guarantee that the lump sum will be sufficient to repay the loan on its expiry as the proceeds depend upon the investment returns achieved which may be greater or less than the assumptions for growth made at the outset. Separate life assurance will be required to ensure that the loan is repaid fully in the event of your death.

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.

Interest Rates

These are as follows:

The **Variable Rate** offered is set by Bank of Scotland (Ireland), and varies in line with market conditions. Repayments may fluctuate - any fall in this rate results in lower repayments, but a rate rise means higher repayments. From time to time we may offer variable interest rates linked to the European Central Bank (ECB). Please refer to "Guide to Interest Rates" for details of any available Tracker Rate.

With the **Fixed Rate Loan** the interest rate is set for an agreed period. At the end of the fixed loan period the loan continues on the Standard Variable Rate. Choosing a Fixed Rate means you'll pay the same amount each month during the fixed rate period - no matter what happens to loan rates in general, your loan rate won't be affected. Fixed Rate loans are dependant on market conditions, please refer to "Guide to Interest Rates" for details.

The **Annual Percentage Rate (APR)** of Interest Charge calculates the total amount of interest which will be paid on a loan and adds to this certain other charges which the borrower has to meet. This total cost is then divided by the number of years in the loan term to find out what the borrower will pay per year. This amount is then expressed as a percentage of the loan - the Annual Percentage Rate (APR) of interest charge. APR is calculated in accordance with Section 9 of the Consumer Credit Act 1995.

Other Costs

There are a number of other costs associated with buying a Residential Investment Property. You should take these into account when deciding how much you can afford to borrow:

Valuation Fee: An acceptable Residential Investment Property Valuation Report which will include projected/existing monthly income for the property, is required before any loan can be agreed. We use a panel of qualified Valuers and the valuation should be arranged by you via this panel. A list of our current panel valuers is enclosed, or you can call us for an updated list. The valuation report should be on the Bank's standard form (the panel valuers have copies of this form). The valuation report will include an estimated rental income for the property. You are responsible for paying the fees for this work in the event that your application is successful and you accept our letter of offer. A copy of the valuation report will be given to you. If the loan application is unsuccessful then the valuation fee will be refunded.

The Residential Investment Property Valuation Report: This is not a survey but identifies obvious defects. You should instruct your own valuation in relation to the structural soundness of the property. On occasion, we may need a more detailed survey than is provided by the Residential Investment Property Valuation Report. You will be required to meet the cost of any such survey.

Legal Fees: These can be a major cost in the purchase of a property. The legal work which transfers the ownership of a property is called conveyancing and must be completed by a solicitor. Costs will vary but most solicitors charge according to the purchase price of the property. You should always ask a solicitor for a quotation prior to instructing them to do the work. You will also incur legal fees in the preparation of documentation which provides the Bank with security over the property and any other security required. To minimise the cost, the Bank will endeavour to use the same solicitor for this security documentation as you have engaged for the conveyancing.

Buildings and Contents Insurance: This must be considered carefully. We require you to ensure that a Buildings Insurance Policy is in place prior to the release of your loan funds. We strongly recommend that you also take out contents insurance since the value of your property contents is likely to be several thousand euro. A good insurance policy will provide cover against burglary, fire, flood and domestic accidents. As with any insurance policy there are certain exclusions.

Life Assurance: We do not require Life Assurance for the purpose of a Residential Investment Property Loan, however, we suggest that you consider a Life Assurance Policy so that you can ensure that in the event of your death the property will not have to be sold to repay the loan.

If you so request, we can arrange for an application form for Buildings & Contents Insurance and Life Assurance to be sent to you.

Government Charges

Stamp duty on the purchase deed: This is a Government duty charged in the purchase deed. An exemption from stamp duty applies for new properties only if the new property:

- (i) has a floor area certificate issued by the Department of the Environment; and
- (ii) is purchased by a First Time Buyer or an Owner Occupier.

A floor area certificate is available where the floor area of the new property is less than 1,346 square feet, excluding garage space.

Stamp Duty is paid on the purchase of all new properties in respect of which no floor area certificate has been issued (although for First Time Buyers and Owner Occupiers a certain reduction is available) and on all second hand properties. The stamp duty rules are quite complicated and your solicitor will be able to advise you on the cost. Stamp duty is charged on a sliding scale as indicated below.

Aggregate Consideration €	First Time Buyer Owner Occupier	Owner Occupier/Investor Houses/Apartments
€127,000	Exempt	Exempt
€127,001 - €190,500	Exempt	3%
€190,501 - €254,000	Exempt	4%
€254,001 - €317,500	Exempt	5%
€317,501 - €381,000	3%	6%
€381,001 - €635,000	6%	7.5%
€635,001	9%	9%

Stamp duty on the mortgage deed: A Government tax is payable on all mortgages at the rate of €1 for each €1,000 secured. However, there is an exemption from stamp duty where the amount secured by mortgage is €254,000 or less.

General

Complaints: We have a complaints procedure. A copy of this is available on request.

Should you have any reason to complain, you may do so in writing or by telephone. All written complaints should be sent to the following address;

**Home Loans Department,
Bank of Scotland (Ireland) Limited,
Canada House,
65/68 St. Stephens Green,
Dublin 2.**

If you wish to lodge a complaint verbally, you may do this by phoning us at 1800 556 583. If you cannot settle your complaint with us, you are entitled to refer your complaint to ;

**The Financial Ombudsman for Credit Institutions
8, Adelaide Centre,
Dublin 2**

Uses of Data - Please detach from Application Booklet and retain.

A service of quality

We place paramount importance on customer service and aim to meet your expectations on every occasion. To achieve this aim we need accurate personal information about you. Please help us take prompt and efficient action by informing us of any changes to your personal circumstances either by contacting your Mortgage Adviser/Financial Consultant, or by contacting Bank of Scotland (Ireland) directly.

We have a legal obligation under the Data Protection Act to ensure that all information held and processed about you complies with the principles of the Act. The Act requires all personal information to be treated in strictest confidence and to be used only for purposes of which you are aware.

Confidentiality

We will treat all your personal information as private and confidential (even when you are no longer a customer.) Nothing about your accounts nor your name and address will be disclosed to anyone, other than in 4 exceptional cases permitted by law. These are:

- Where we are legally compelled to do so;
- Where there is a duty to the public to disclose;
- Where disclosure is required to protect our interest; (This will not be used as a reason for disclosing information about you or your accounts, including your name and address, to anyone else for marketing purposes.)
- Where disclosure is made at your request or with your consent. (This can be either as a result of an application for a product or service or by signing an explicit declaration as part of the application. Consent does not need to be in writing if the service is provided over the telephone.)

From time to time, we will employ agents and sub-contractors to process your information on our behalf. The same duty of confidentiality and security will apply to our agents and sub-contractors and all processing will only be carried out under our instruction and will be supported by written contract.

Using your personal information

Providing The Service For Which You Have Applied.

Your details will be used in providing the service you applied for and for the ongoing administration of the service. If you are taking out insurance, your details will be passed to the insurers for this purpose. If you make a claim, any information you provide to the insurers may be put onto a register of claims through which insurers share such information to prevent fraudulent claims. A list of the participants and the address of the operator are available from the insurers.

Keeping You Informed

There may be times when we feel that a service or product offered by us or a selected third party may benefit you. We may use information we obtain from your account transactions in this decision-making process. To make you aware of the service or product we may contact you by mail, telephone, fax, email or other reasonable method to give you further details so that you can make an informed choice.

You are, of course, under no obligation to apply for any of the services or products offered. If you prefer not to receive any of this information, please write to us at Bank of Scotland (Ireland), Canada House, 65-68 St. Stephen's Green, Dublin 2. We will only contact you by fax where you have given us your explicit consent.

Research And Statistical Analysis

We will use your details to assist us in understanding individual needs and business trends in order to improve the products and services we offer.

Protecting our customers

We always try to protect you from entering into any agreement that may not be in your best interest. When you apply for credit we may use a process known as Credit Scoring. This will help us to assess your application to ensure that you are able to repay the borrowing comfortably and fulfil our duty to you as a responsible lender. Declined applications based on this automated technique can be reviewed manually on request.

In considering an application we will search your record at Credit Reference Agencies. They will add to your credit file details of our search and your application and this will be seen by other organisations that make searches. We will also add to your record with the Credit Reference Agencies details of your agreement with us, the payments you make under it, any default or failure to keep to its terms and any changes of address you fail to tell us about where a payment is overdue. It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use and search these records to:

- help make decisions about credit and credit related services for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and members of your household, trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

For these purposes we or they may make further searches. The Credit Reference Agencies and fraud prevention agencies will also use the records for statistical analysis about credit and about insurance and fraud.

If you have experienced problems obtaining credit we recommend you request a copy of your credit file from the Credit Reference Agencies. They will charge for this service. Their address is shown below.

Introducers

Where your business has been introduced to us from a third party, we will pass back information about you and your agreement that may be necessary for the purpose of administration, payment or settlement. The person who introduces you to us may use this information for marketing purposes, but only with your consent.

Sensitive data

Certain information collected may be classified as sensitive and we can only use such data where we have your explicit consent. This data relates to racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences and will only be processed in order to provide the service requested.

The details we hold

These uses of your personal information are covered by our notification under the Data Protection Act. Under the terms of the Act and upon payment of the appropriate fee, you have the right to obtain a copy of the information we hold about you. We hope that you have found the information contained in this leaflet of interest. Please be assured that the Bank will actively review your personal information on a regular basis to ensure it is accurate.

If you have any questions or concerns on the use of your personal information, please do not hesitate to contact us at any time.

Bank of Scotland (Ireland) 1800 556 577

Credit reference agency address

If you would like a copy of your credit file, please write to the address below, enclosing a cheque or postal order for €6.35. You will need to tell them your full name and address(es) for the last six years.

Irish Credit Bureau Ltd.
ICB House, Newstead,
Phillips Complex,
Clonskeagh,
Dublin 14.

For our business customer

The Data Protection Act does not apply to companies in themselves but it does extend to sole traders and partnerships. When an application is received from a business, in addition to the above information, information may be sought from credit reference agencies on the company directors and/or partners as individuals.

Bank of Scotland (Ireland) has a personal complaints handling procedure. A copy of this procedure is available on request. Bank of Scotland (Ireland) subscribes to the Irish Bankers Federation Codes of Ethics and Practice. Copies are available on request.

Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

Details Of Mortgage Broker

Name Code

Name of Company/Firm

Address

Tel. No. Home Tel. No. Fax No.

Type Of Residential Investment Loan

Payment Method Annuity/Repayment Interest only

Mortgage Product

Compliance With Anti-Money Laundering Legislation

Basis of Identity Face-to-Face Non Face-to-Face

Signature of Mortgage Adviser/Financial Consultant:

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A. Applicant(s) Details

Data Protection Act

Before completing this application form please ensure you have read the "Uses of Data" information leaflet which appears at the start of the application form and the Data Protection Act Declarations appearing in section J. Please make sure you detach the "Uses of Data" leaflet and retain it for your information.

	First Applicant	Second Applicant
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Other/previous names	<input type="text"/>	<input type="text"/>
Title (Mr/Mrs/Miss/Ms/other)	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Nationality	<input type="text"/>	<input type="text"/>
PRSI Number	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Status	Married <input type="checkbox"/> Widowed <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> If yes, how long <input type="text" value=""/> years <input type="text" value=""/> months	Married <input type="checkbox"/> Widowed <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> If yes, how long <input type="text" value=""/> years <input type="text" value=""/> months
Details of children	Number <input type="text" value=""/> Ages <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	Number <input type="text" value=""/> Ages <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Current address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Home telephone number	<input type="text"/>	<input type="text"/>
Work telephone number	<input type="text"/>	<input type="text"/>
Residential status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With parents relatives or friends <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With parents relatives or friends <input type="checkbox"/>
Time at current address	<input type="text" value=""/> years <input type="text" value=""/> months	<input type="text" value=""/> years <input type="text" value=""/> months
Previous address(es) (If less than three years at current address)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Time at this address	<input type="text" value=""/> years <input type="text" value=""/> months	<input type="text" value=""/> years <input type="text" value=""/> months
	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Time at this address	<input type="text" value=""/> years <input type="text" value=""/> months	<input type="text" value=""/> years <input type="text" value=""/> months

B. Income Details

	First Applicant	Second Applicant																
Basic annual gross salary	€	€																
Guaranteed annual overtime, bonuses and commission	€	€																
Gross annual rental income	€	€																
Net annual rental income	€	€																
Other annual income	€	€																
Source of other income																		
Share of Net Profit for last three years	If self employed, in partnership or director of private company																	
	<table border="1"> <tr> <td>YEAR</td> <td>€</td> <td>YEAR</td> <td>€</td> </tr> <tr> <td>YEAR</td> <td>€</td> <td></td> <td></td> </tr> </table>	YEAR	€	YEAR	€	YEAR	€			<table border="1"> <tr> <td>YEAR</td> <td>€</td> <td>YEAR</td> <td>€</td> </tr> <tr> <td>YEAR</td> <td>€</td> <td></td> <td></td> </tr> </table>	YEAR	€	YEAR	€	YEAR	€		
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C. Employment Details

If self employed, in partnership or director in private company – see Section D.

	First Applicant	Second Applicant
Occupation		
Employer's name		
Address		
Nature of business		
Name of person providing reference		
Length of service with this employer	years months	years months
Name and address of previous employer. (To be completed if you have worked for your present employer for less than three years)		
Occupation		
Length of service with this employer	years months	years months

D. Self Employed Details

To be completed if self employed, in partnership or director in private company

Name of firm/company	<input type="text"/>	<input type="text"/>												
Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>												
Nature of business	<input type="text"/>	<input type="text"/>												
How long has the business been established?	<input type="text"/> Length of time involved <input type="text"/>	<input type="text"/> Length of time involved <input type="text"/>												
Percentage shareholding or partnership interest	<input type="text"/>	<input type="text"/>												
Name of accountant	<input type="text"/>	<input type="text"/>												
Name of firm	<input type="text"/>	<input type="text"/>												
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Tel. No. <input type="text"/> Fax No. <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Tel. No. <input type="text"/> Fax No. <input type="text"/>												
Audited accounts for the last three years.	<table border="1"><tr><td>YEAR</td><td><input type="text"/></td><td>NET PROFIT</td><td><input type="text"/></td></tr><tr><td>YEAR</td><td><input type="text"/></td><td>NET PROFIT</td><td><input type="text"/></td></tr><tr><td>YEAR</td><td><input type="text"/></td><td>NET PROFIT</td><td><input type="text"/></td></tr></table>	YEAR	<input type="text"/>	NET PROFIT	<input type="text"/>	YEAR	<input type="text"/>	NET PROFIT	<input type="text"/>	YEAR	<input type="text"/>	NET PROFIT	<input type="text"/>	
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YEAR	<input type="text"/>	NET PROFIT	<input type="text"/>											
YEAR	<input type="text"/>	NET PROFIT	<input type="text"/>											

E. Financial Details

First Applicant

Second Applicant

Bank/Building Society

Address

Account number

Bank sort code

How long have you held this account

 years months

 years months

Existing Mortgages (Primary Residence)

Please provide details of any existing mortgages

Lender's name and address

Account number

Amount outstanding

 €

 €

Year purchased

Amount of original loan

 €

Amount of original loan

 €

How long have you held this mortgage

 years months

 years months

If you do not have an existing mortgage but have had one in the past 5 years please give details

Date repaid

Amount

 €

Amount

 €

Other Loans and Commitments (both applicants, other than Investment Properties)

Name of Lender

1

2

3

Address of lender if loan secured on your property

Purpose of loan

Date of final payment

Monthly payment

 €

 €

 €

Amount outstanding

 €

 €

 €

Details of credit cards and/or store cards held

Type of card

Credit limit

 €

Balance outstanding

 €

 €

 €

 €

 €

 €

 €

E. Financial Details

Property Owned

Property Address	Market Value	Lending Institution	* Current Loan Balance	Current Monthly Payment	Monthly Rental Income
<input type="text"/>	€ <input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
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<input type="text"/>	€ <input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
<input type="text"/>					
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*Please enclose a copy of your most recent statement together with any existing tenancy agreement.

F. Details Of Your Credit History

	First Applicant	Second Applicant	If Yes, give details
Have you ever:			
Been refused a mortgage on this or any other property	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Had a court order registered against you	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Been insolvent, declared bankrupt or entered into a voluntary arrangement with creditors	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Had arrears on your existing mortgage within the last 24 months	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

G. Property Details and Loan Required

A separate form is required for each property

A: Property

Address of property to be mortgaged

Projected/existing monthly rental income for the property € Number of tenants

Selling estate agent's name

Selling estate agent's address

Telephone Number Fax Number

Is there any relationship between you and the vendor Yes No If yes, please give full details on the blank sheet provided at the back of this form

B: Description of Property

Purpose Built Converted

Tenure Freehold Leasehold Feudal

Type House Apartment/Flat Maisonette House converted into self-contained flats Other

No. of Bedrooms No. of Kitchens

If Leasehold Unexpired term of Lease Years

Age of Property Year Built Newly Built Partly Built Not yet Built

Area Buildings area sqm Site area sqm

C: Purchase Loan (complete only if purchasing)

Costs	Purchase	€ <input type="text"/>	Financed by	Loan amount sought	€ <input type="text"/>
	Stamp Duty	€ <input type="text"/>		Cash	€ <input type="text"/>
	Fees	€ <input type="text"/>		Equity	€ <input type="text"/>
	Renovations	€ <input type="text"/>		Source of Equity	€ <input type="text"/>
	Other (specify)	€ <input type="text"/>		Other (specify)	€ <input type="text"/>
	Total	€ <input type="text"/>		Total	€ <input type="text"/>

D: Remortgage Loan (complete only if remortgaging)

Year property acquired Original cost € Balance of existing loan €

Current value of property € Term of loan required

Existing mortgage company Amount sought €

Purpose of equity release

If you wish to split your loan over different type, rates or terms, please complete the following.
Please tick your choice of interest rate

Variable Tracker Fixed Fixed rate term Years

E: Payment Date

We offer a choice from 3 payment dates (please indicate which date you wish your monthly instalment paid)
If no date is specified, payments will be 20th monthly.

10th 15th 20th

G. Property Details and Loan Required

A separate form is required for each property

A: Property

Address of property to be mortgaged

Projected/existing monthly rental income for the property € Number of tenants

Selling estate agent's name

Selling estate agent's address

Telephone Number Fax Number

Is there any relationship between you and the vendor Yes No If yes, please give full details on the blank sheet provided at the back of this form

B: Description of Property

Purpose Built Converted

Tenure Freehold Leasehold Feudal

Type House Apartment/Flat Maisonette House converted into self-contained flats Other

No. of Bedrooms No. of Kitchens

If Leasehold Unexpired term of Lease Years

Age of Property Year Built Newly Built Partly Built Not yet Built

Area Buildings area sqm Site area sqm

C: Purchase Loan (complete only if purchasing)

Costs	Purchase	€ <input type="text"/>	Financed by	Loan amount sought	€ <input type="text"/>
	Stamp Duty	€ <input type="text"/>		Cash	€ <input type="text"/>
	Fees	€ <input type="text"/>		Equity	€ <input type="text"/>
	Renovations	€ <input type="text"/>		Source of Equity	€ <input type="text"/>
	Other (specify)	€ <input type="text"/>		Other (specify)	€ <input type="text"/>
	Total	€ <input type="text"/>		Total	€ <input type="text"/>

D: Remortgage Loan (complete only if remortgaging)

Year property acquired Original cost € Balance of existing loan €

Current value of property € Term of loan required

Existing mortgage company Amount sought €

Purpose of equity release

If you wish to split your loan over different type, rates or terms, please complete the following.
Please tick your choice of interest rate

Variable Tracker Fixed Fixed rate term Years

E: Payment Date

We offer a choice from 3 payment dates (please indicate which date you wish your monthly instalment paid)
If no date is specified, payments will be 20th monthly.

10th 15th 20th

H. Details Of Your Solicitor

Name	<input type="text"/>		
Name of firm	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Tel. No.	Fax No.	DX No.	

Details Of Your Valuer

This **MUST** be one of the panel firms as detailed by your Mortgage Broker.

Name of Firm	<input type="text"/>
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I. Additional Information

J. Declaration And Signatures

Confirming Your Identity

Bank of Scotland (Ireland), in common with other banks and building societies, observes detailed account opening procedures. When you open an account, the Bank may ask for additional information to confirm your identity. This is for your protection as well as the Bank's and is not intended to cause you inconvenience.

Your Declaration

I/We declare that

- the information given in this form is true and complete and that it forms the basis of any contract with Bank of Scotland (Ireland)
- there are no existing loans or advances in my/our names with the Bank of Scotland (Ireland) or any other lender other than declared in this form
- I/we have no convictions or pending prosecutions relating to acts of dishonesty, such as theft or fraud
- I/we will tell Bank of Scotland (Ireland) of changes to information provided prior to the loan being drawn
- The property being mortgaged is my/our principal residence.

I/We authorise you

- to make any enquiries Bank of Scotland (Ireland) think necessary to confirm the information given in this form and for credit assessment
- where done in the interests of fraud prevention, to make such enquiries as Bank of Scotland (Ireland) consider necessary in relation to my/our mortgage application and to disclose information provided by me/us on this application.

I/We agree

- to the securitisation of our mortgage, at Bank of Scotland (Ireland)'s discretion, and to the disclosure of my/our name, address and other information relevant to the loan.
This information will only be disclosed to a Bank or financial institution on the understanding that it intends to participate in funding the mortgage and that the information will be kept confidential.
The securitisation process involves packaging mortgages together and asking other financial institutions to share the credit risk and security. This would not affect the relationship between you and the Bank. Bank of Scotland (Ireland) would still be responsible for the administration of your mortgage.

YOUR RESIDENTIAL INVESTMENT PROPERTY IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. THE PAYMENT RATES ON THIS RESIDENTIAL INVESTMENT PROPERTY LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. FOR INTEREST ONLY LOANS THERE IS NO GUARANTEE THAT THE PROCEEDS OF AN ENDOWMENT, INVESTMENT OR OTHER POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT COMES DUE FOR REPAYMENT.

Early surrender of the policy may result in a return to you which is less than you have paid in premiums and other charges. 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. A copy valuation will be provided directly to you by the valuer but no warranty, representation or assurance is given that the statements, conclusions or comments expressed or implied are accurate or reliable and I/we accept that neither the lender nor the Bank has any responsibility to me/us as to the value or condition of the property.

Data Protection Act Declaration

- I/We confirm that I/we have read the information sheet "Uses of Data" and agree that the information I/we have provided in this application, and any other information relating to my/our account(s), 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 (Ireland) together with the Introducer and any associated Companies (if applicable) and Insurers (if applicable) who may also use it in the ways described in the information sheet, Uses of Data.
- I/We agree that information on the performance of my/our account(s) may 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.

	First Applicant	Second Applicant
Signatures	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>

K. Declaration And Signatures

DECLARATION AND SIGNATURES

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 Loan 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.

	First Applicant	Second Applicant
Signatures	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>

Insuring your home

It is a condition of your Residential Investment Property Loan Agreement with Bank of Scotland (Ireland), that your property is insured for its full rebuilding cost, from the time that you are legally bound to buy the property in the case of a purchase, or from the transfer of the loan in the case of remortgage. This is necessary to cover the possibility of problems experienced with your property, which may require expensive repairs. Knowing that the property is insured is an obvious comfort to you if these unfortunate circumstances occur.

There are a variety of policies available and we suggest that you shop around for the best policy that suits your individual needs. If you require, we can arrange for an insurance application form to be sent to you. Please let us know if you require an application form. If you do not, please advise us which insurer you intend to use.

Instruction To Your Bank Or Building Society To Pay Direct Debits.

Please fill in the form and send to: Bank of Scotland (Ireland), Canada House, 65-68 St. Stephen's Green, Dublin 2.
Name and full postal address of your Bank or Building Society branch:

To: The Manager
Bank or Building Society
Address

Your Instructions to your bank or building society

Originator's Identification Number

3	0	2	1	7	4
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Bank of Scotland (Ireland) Reference Number
(This will be completed by Bank of Scotland (Ireland))

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Name(s) of Account Holder(s)

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

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.

Bank or Building Society account number

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

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Signature(s)

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Date

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Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Checklist

First Applicant

Second Applicant

Proof of Identity - Passport or Driving Licence

Proof of Residence - A recent utility bill *

Last 3 months' Bank Statements

Existing Mortgage Statement

Evidence of Deposit

Copy of Rental Agreements

* No more than 5 months old

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

Bank of Scotland (Ireland) Limited is part of HBOS plc.
and is regulated by the Irish Financial Services Regulatory Authority.