

RESIDENTIAL INVESTMENT PROPERTY

APPLICATION FORM

- RESIDENTIAL INVESTMENT PROPERTY PURCHASE (EURO)**
- RESIDENTIAL INVESTMENT PROPERTY REFINANCE (EURO)**
- PURCHASE OF INVESTMENT PROPERTY (THROUGH PENSION FUND)**
- TOP UP**

Broker name

Address

Tel. no.

Contact

Email address

(If this application has been introduced to you by a third party please provide contact details)

Have you, or any member of your staff met the customer face to face

Yes No

Have you sighted original client documents for

Income Yes No

Identification Yes No

Print Name

Signed

SECTION 1 YOUR PERSONAL DETAILS

IF THIS FORM IS INCOMPLETE, IT WILL SLOW DOWN THE PROCESSING OF YOUR LOAN.

Primary applicant

Surname

First name

Maiden name

Sex M F

Address

Date of birth

Mobile Number

Home Number

Work Number

Email Address

Country of Birth

Nationality

Place of Birth (e.g. County / City)

Length of time at current address

Last address if less than 3 years at above address

Are you Married Remarried Single
 Separated Divorced Widowed
 Cohabiting

Are you Owner Private rented
 Living with relatives Other (if renting - monthly rent €)

Number of children Ages

1. Are you an employee or director of KBC Bank Ireland plc? YES NO Applicant 1

If YES, please provide details: _____

2. Are you connected to an employee of KBC Bank Ireland plc? For example a spouse, domestic partner or child? YES NO Applicant 1 YES NO Applicant 2

If YES, please provide details of connection: _____

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed mortgage? YES NO

If yes please give details: _____

Are you a citizen of the United States of America? Yes No

Are you resident in the United States of America for tax purposes?
 Yes No

If yes, enter your TIN number (Taxpayers Identification No.)
 - -

* For further information on FATCA please refer to KBC.IE

Secondary applicant

Surname

First name

Maiden name

Sex M F

Address

Date of birth

Mobile Number

Home Number

Work Number

Email Address

Country of Birth

Nationality

Place of Birth (e.g. County / City)

Length of time at current address

Last address if less than 3 years at above address

Are you Married Remarried Single
 Separated Divorced Widowed
 Cohabiting

Are you Owner Private rented
 Living with relatives Other (if renting - monthly rent €)

1. Are you an employee or director of KBC Bank Ireland plc? YES NO Applicant 2

If YES, please provide details: _____

2. Are you connected to an employee of KBC Bank Ireland plc? For example a spouse, domestic partner or child? YES NO Applicant 1 YES NO Applicant 2

If YES, please provide details of connection: _____

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed mortgage? YES NO

If yes please give details: _____

Are you a citizen of the United States of America? Yes No

Are you resident in the United States of America for tax purposes?
 Yes No

If yes, enter your TIN number (Taxpayers Identification No.)
 - -

* For further information on FATCA please refer to KBC.IE

PLEASE COMPLETE THIS SECTION IF THE PROPOSED BORROWING IS IN A COMPANY NAME

CORPORATE BORROWER INFORMATION

please note, all shareholders will be required to provide personal guarantees for the total loan.

Company Legal Name Business Type Sole Trader LTD Co Other

Registered Business Address If Other Specify (eg Partnership)

Date of Incorporation

Nature of Business

VAT Number

PLEASE PROVIDE DETAILS OF PARENT/SUBSIDIARY COMPANY RELATIONSHIPS (IF ANY)

PLEASE COMPLETE THIS SECTION IF THE PROPOSED BORROWING IS IN A COMPANY NAME

CORPORATE BORROWER INFORMATION

please note, all shareholders will be required to provide personal guarantees for the total loan.

Director details	Director details
Name <input type="text"/>	Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Shares <input type="text"/> %	Shares <input type="text"/> %
Name <input type="text"/>	Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Shares <input type="text"/> %	Shares <input type="text"/> %

EMPLOYMENT DETAILS

Note: Applicants in employment must submit a KBC Certificate of Income together with the most recent original P60 and three most recent payslips

Primary applicant

Are you: employed self employed homemaker

If employed, occupation

Employers name and address

Length of time with this employer years months

Previous employer's name

Address

Length of time with this employer years months

Secondary applicant

Are you: employed self employed homemaker

If employed, occupation

Employers name and address

Length of time with this employer years months

Previous employer's name

Address

Length of time with this employer years months

BUSINESS OWNERSHIP DETAILS

List the names of all individuals who are beneficial owners. Note: A beneficial owner is any individual who owns or controls 25% or more of the shares/voting rights/profits of the company/partnership/trust/or exercises control over management of the company/partnership/trust.

1. Owner Name <input type="text"/>	Director: Yes <input type="checkbox"/> No <input type="checkbox"/>	Date of Birth <input type="text"/>	Nationality <input type="text"/>
Address <input type="text"/> <input type="text"/> <input type="text"/>		Country of Birth <input type="text"/>	Place of Birth (e.g. County/City) <input type="text"/>
Occupation <input type="text"/>		Percentage Shareholding <input type="text"/> %	
2. Owner Name <input type="text"/>	Director: Yes <input type="checkbox"/> No <input type="checkbox"/>	Date of Birth <input type="text"/>	Nationality <input type="text"/>
Address <input type="text"/> <input type="text"/> <input type="text"/>		Country of Birth <input type="text"/>	Place of Birth (e.g. County/City) <input type="text"/>
Occupation <input type="text"/>		Percentage Shareholding <input type="text"/> %	

3. Owner Name Director: Yes No Date of Birth

Address

Occupation

Nationality

Country of Birth

Place of Birth (e.g. County/City)

Percentage Shareholding %

List below any corporate shareholder that ultimately owns or controls 10% or more of the shares or voting rights in this Company or otherwise exercises control over the management of this Company

1. Company Name % of shares owned in the Company %
Registered No.

2. Company Name % of shares owned in the Company %
Registered No.

If more fields are required, please photocopy page or use a separate form.

INCOME DETAILS

(that will be certified by employer or accountant)

Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular

PRIMARY APPLICANT: ANNUAL INCOME

Gross basic salary	<input type="text"/>	Gtd.	Reg.	Irreg.
Overtime	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Source of other income

(that will be certified by employer or accountant)

Gtd. = Guaranteed, Reg. = Regular, Irreg. = Irregular

SECONDARY APPLICANT: ANNUAL INCOME

Gross basic salary	<input type="text"/>	Gtd.	Reg.	Irreg.
Overtime	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Source of other income

SECTION 2 STATEMENT OF AFFAIRS

Please use this section to provide us with details of other assets and liabilities you may have. Should the information relating to your assets & liabilities exceed the space below please provide KBC with details of same under separate cover and as part of your application. Please note that KBC Bank Ireland plc may require independent verification of the information detailed below. (See below for category descriptions):

Asset	Value ('000)	Loan O/s ('000)	Rent ('000)	Lender	Ownership	Type	Term

(1) **Asset** - Please provide the full address of the asset.

(2) **Type** -
PDH = Family Home
RIP = Residential Investment Property
COM = Commercial Property
HH = Holiday Home
INV = Bonds/Equities etc.
CSH = Cash Resources

(3) **Value** - The current (€) value of the asset

(4) **Loan O/s** - Please provide the approximate (€) balance as at today's date of any debt secured on this asset

(5) **Rent per annum** - Please indicate what (€) rent is being achieved from the asset at present (before any deductions made)

(6) **Lender** - Please advise the lender from whom the debt has been made

(7) **Ownership** - if the asset is not 100% owned by you please indicate the % shareholding relevant to your ownership

(8) **Term** - Please indicate remaining term

FINANCIAL DETAILS (Personal loans / Short term commitments)

ANNUAL OUTGOINGS (confirmation of satisfactory repayment history will be sought)

Applicant	Current loan balance	Name of lender it's with	BIC	IBAN	Monthly repayment	Date of Final Payment	Are you clearing this loan as part of your new mortgage?
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1 <input type="checkbox"/> 2 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Do you have any other financial commitments not indicated above (including overdraft, credit card, leases, separated persons paying maintenance etc.)? If yes please supply details Yes No

CREDIT HISTORY

Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan? If Yes please fill in details below

YES NO

Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan? If Yes please fill in details below

YES NO

SECTION 3 PROPERTY DETAILS

Address of Residential Investment Property to be mortgaged

Projected / existing monthly rental income for the property € GBP No. of tenants

Selling estate agent's name

Selling estate agent's address

Tel no. Fax no.

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 Residential Investment Property

Is the Residential Investment Property to be mortgaged a:

- Newly built house in housing estate
- Once off newly built house
- Newly built apartment
- Second hand house / apartment
- Maisonette
- House converted into apartments

Type of Residential Investment Property to be mortgaged a:

- Pre '63
- Section 23/27
- Section 48
- Section 50
- Holiday
- Other

Is the Residential Investment Property to be mortgaged a:

- Freehold property
- Leasehold property

Please specify unexpired term

SECTION 4 PENSION FUND LENDING

Please complete this section if your pension fund will be purchasing the property on your behalf:

Name of pensioner trustee

Address of pensioner trustee

Contact name

Contact phone number

SECTION 4 CONTINUED... PENSION FUND LENDING

Will the Residential Investment Property be purchased through:

Unit Trust

Pension scheme

Please provide full name of pension scheme

Current value of pension fund €

Current Annual pension Premiums

Is the pension fund a single member scheme? YES NO

KBC Bank Ireland plc will require confirmation from it's Solicitors that the purchase of the Property, the acceptance of the Facility, the borrowing of the Loan and the grant of the Security have been undertaken in accordance with the Pension Deed and, where any of the Borrowers is a company, with its memorandum and articles of association and constitute legally binding obligations enforceable in accordance with the terms thereof. Please note that the Pension Fund may be required to discharge the Lenders Solicitors fee in respect of this.

SECTION 5 YOUR RESIDENTIAL INVESTMENT PROPERTY MORTGAGE TYPE, TERM & DETAILS

RESIDENTIAL INVESTMENT PROPERTY PURCHASE LOAN (complete only if purchasing)

Purchase Price(s) € GBP

Estimated Property Valuation(s) € GBP

If valuation differs from purchase price please provide us with reason

Estimated Legal Costs € GBP

Estimated Fit Out Costs € GBP

How much of the deposit are you raising yourself: € GBP

Please tell us how you raised this deposit Savings Shares Equity Gift Other please specify below

RESIDENTIAL INVESTMENT PROPERTY RE-FINANCE LOAN (complete only if Re-financing)

Name of Lender

Estimated Property Valuation(s) € GBP

Year Property(s) acquired € GBP

Loan Balance(s) currently outstanding € GBP

Equity to be released € GBP

Purpose of equity release

RESIDENTIAL INVESTMENT PROPERTY TOP UP LOAN (complete only if a Top Up to existing KBC facility(s) required)

Estimated Property Valuation € GBP

Existing KBC Reference

Top Up Required € GBP

Purpose of Top Up

Do you require a panel Solicitor to act on your behalf (please tick) YES NO

YOUR MORTGAGE TYPE, RATE & TERM DETAILS

Loan Amount Sought € GBP

Term of Loan 10yrs 15yrs 20yrs 25yrs 30yrs

Please tick your choice of interest rate Variable Fixed Fixed rate term:

Please tick repayment method Annuity Endowment Pension Other

Interest Only period required Years

If you wish to split your loan over different type, rate or terms, please provide details:

NOTE: WRITTEN INFORMATION WILL BE REQUIRED FOR CHANGES TO THE ABOVE.
FOR ENDOWMENT LOANS - PLEASE READ THE GENERAL INFORMATION, CONSUMER CREDIT ACT 1995 NOTICE ON PAGE 9

SOLICITORS DETAILS

Firm / Company Name and Address

Solicitors Name

Tel No.

Fax No.

ADDITIONAL INFORMATION SECTION

(e.g other sources of income, additional relevant information, guarantor information, details of other assets / liabilities).

YOUR DECLARATION AND AUTHORITY

The following must be read carefully by all applicants. I/We expressly declare that the information given on this form, the mortgage application form and any supporting documentation submitted to KBC Bank Ireland plc is true and accurate to the best of my/our knowledge and belief and that all facts relevant to this form, the mortgage application form and any supporting documentation have been disclosed.

Distance Marketing Information

This information is supplied to you in accordance with our obligations under the European (Distance Marketing of Consumer Financial Services) Regulations 2004.

Information About Us

1. We are KBC Bank Ireland plc trading as KBC Bank Ireland plc. Our main business is lending and the provision of other financial accommodation to our clients and our principal place of business is Sandwith Street, Dublin 2.
2. We are a public limited company registered with the Companies Registration Office under registration number 40537 and we are a wholly owned subsidiary of KBC Bank Ireland plc. We are a licensed bank regulated by the Central Bank of Ireland. The number assigned to KBC Bank Ireland plc in accordance with section 9 of the Value Added Tax Act 1972 is: 8F86824G.

Information About the Financial Service

3. The purpose of this schedule is to summarise for you the key features of our Housing loans. Those key features are:
 - Residential Investment Property loans are available to persons who meet our credit criteria;
 - Residential Investment Property loans (including interest) are repayable over an agreed period of time, normally, but not exclusively, 25 years by monthly instalments;
 - Interest on Residential Investment Property loans is payable at a variable rate or, if we so agree at your request, our applicable fixed rate for fixed periods; our applicable discounted variable rate for fixed periods.

Fees

A Valuation fee in the amount of €126.97 is payable to the mortgage intermediary by the applicants. Stage Valuation or Interim / Final Inspection fees of €63.49 may be charged. A charge of €1.00 per month is made for each house insurance premium instalment by direct debit. A charge of €6.35 may be charged for a giro payment book. A charge of €38.00 plus €12.70 government stamping fee may be charged when switching from investment method to annuity method repayment and vice versa. A copy of legal papers may be charged at €6.35 (max €38.00) per item and a charge of €12.70 may be made for duplicate mortgage statements. A charge of €6.35 may be made for a duplicate Interest Certificate. A charge of €19.00 may be made for processing each unpaid monthly mortgage instalment. A call out charge of €31.50 may be made for a staff visit. A summons-serving fee of €19 may be charged. Possession Order serving costs of €19 may be charged. A once-off charge of €317.00 may be made on an account if the account is referred to a solicitor with instructions to commence legal action to recover the mortgage property. Letters for outstanding mortgage instalments may be charged at a cost of €12.70. A mortgage deeds sealing fee of €38 may be charged. A charge of €63.00 may be made in respect of alterations to the title deeds. A fee of €38 may be charged for the release of Deeds on Accountable Trust Receipt. A charge of €6.35 may be made for releasing information under Data Protection Act. Alterations to Mortgage Product - Fees: Each alteration to the mortgage product (inc rate) may be charged at a cost of €38, the processing of each update to property insurance details may be charged at a cost of €30 and the processing of each updated life assurance details at a cost of €30.

- Residential Investment Property are secured by a mortgage over your house;
- These and the other applicable terms and conditions will be set out in a contract which will be signed by you and us.

Legal Fees

Where the purpose of the loan is to Purchase or Remortgage a property that is not intended for use as a family home, where the amount of the loan is more than €75,000 and does not exceed €1,500,000, KBCI will appoint one of its Panel Solicitors to act on its behalf and liaise with the borrowers and their Solicitor directly.

The legal costs of KBCI shall be up to EUR1250 plus VAT and outlay in respect of the property over which the KBCI is taking security. These costs shall be paid by the Borrower in cleared funds directly to the KBCI's solicitor on closing.

Additional Fees

An 'Arrangement fee' equal to 0.5% of the mortgage loan amount may be payable by the applicant when the loan cheque is ready for issue. An 'amended letter of offer' fee of €63.00 may be payable by the applicant.

Sterling Fees

An arrangement fee equal to 0.5% of the loan amount (minimum of £250) may be charged. An additional 0.5% of the loan amount may be charged as an arrangement fee and payable to the intermediary by the applicants. A valuation fee is applicable and payable to the mortgage intermediary. A charge of £25 is applicable for audit certs. A callout charge of £25 is applicable for staff visit concerning unpaid mortgage instalments. A fee of £15 is charged in respect of unpaid direct debits. A mortgage deeds sealing fee £30 is applicable with deeds on ATR. A charge of £10 is applicable in respect of duplicate statements.

UK Valuation Fees

Purchase Price / Valuation	Fee
£75k to £100k	£135
£100k to £150k	£160
£150k to £200k	£200
£200k to £250k	£240
£250k to £300k	£280

For properties where the valuation >£300k prices may vary, please contact KBC Bank Ireland plc for further information. A re-inspection fee in respect of properties under construction may apply. Please be advised that valuation fees are payable to the (UK) panel valuer and that payment may be required in advance of releasing the completed valuation report to KBC Bank Ireland plc

4. The following table is provided a guide to the repayment amount and level of total cost of credit.

Term	Typical Annual Percentage Rate (APR) %	Repayment per €1,000 per month	Cost of Credit *
25	3.92	€5.20	€55,876.95
20	3.92	€5.98	€43,545.34
15	3.92	€7.32	€31,794.85
10	3.92	€10.05	€20,640.54

* Based on a mortgage of €100,000

5. There may be additional costs or taxes payable by you which are not paid by us or imposed by us such as stamp duty, registration fees and your solicitor's fees and mortgage and home protection insurance.
6. This information is correct at the date it is sent to you. The examples of the total cost payable by you are illustrative only, and the actual total cost will depend on prevailing rates of interest, in the case of a variable rate loan, throughout the period of the loan, and, in the case of a fixed rate loan, at the time the loan is drawn down.

Right to Terminate the Contract

7. You may at any time repay all or part of the loan early by sending a notice in writing to KBC Bank Ireland plc, Customer Services Department at the above address. The fixed rate on a mortgage will be the fixed rate available on the day the loan cheque issues. If, during a Fixed Rate Period, the Borrower repays early the whole or any part of the Loan or switches the whole or any part of the Loan into a variable rate or another fixed rate, the Borrower may be liable to pay a "break funding fee" to the Lender on the date (the "switching/redemption date") that such repayment or switching takes place. If, at the switching/redemption date the Wholesale Rate is higher than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, no break funding fee arises. If, however, at the switching/redemption date, the Wholesale Rate is lower than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, then a break funding fee will be chargeable. The break funding fee will be calculated by reference to the following formula:

$B = (W - M) \times T / 12 \times A$, where:

B	=	the break funding fee.
W	=	the Wholesale Rate prevailing at the date the existing fixed rate applying to the loan was set.
M	=	the Wholesale Rate prevailing at the switching/redemption date for the unexpired time period of the Fixed Rate Period.
T	=	period of time in months to the end of the Fixed Rate Period.
A	=	principal amount which is subject to the existing fixed rate and which is being switched or redeemed.

'Wholesale rate' means the rate per cent per annum which the Lender determines to be the market rate applying to an appropriate interest rate swap for the relevant time period. The following are examples of the calculation of the break funding fee:

a) Where Wholesale Rate increases over the term of loan:	
Wholesale Rate at the date the existing fixed interest rate applying to the loan was set (W):	7%
Wholesale Rate at switching/redemption date (M):	8%
Break funding fee	€0.00
b) Where Wholesale Rate decreases over term of loan:	
Wholesale Rate at date the existing fixed interest rate applying to the loan was set (W):	8%
Wholesale Rate at switching/redemption date (M):	7%
Break funding rate	1%
Unexpired Fixed Rate Period (T)	Six Months
Break funding fee (per €1,000 loan amount)	€5.00
Break funding fee = $(8\% - 7\%) \times 6 / 12 \times 1,000 = €5.00$ per €1,000.00	

8. If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract.

Governing Law and Language

9. All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.
10. All contracts between us, all information that we supply to you and all other communications with you will be in English.

Complaint Procedures

11. We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.
12. If you have any complaint please telephone or write to KBC Bank Ireland plc, Customer Services Department, Sandwith St, Dublin 2.
13. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to:-
Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Telephone (01) 662 0899 Fax (01) 662 0890
e-mail: enquiries@financialombudsman.ie

I/We hereby declare and acknowledge:

- (a) This form must not be construed as an offer on behalf of KBC Bank Ireland plc (KBC).
- (b) The property may not be let without prior written consent of KBC.
- (c) Any insurance policy effected on these premises must be submitted to KBC for inspection and approval. KBC's interest must be noted on the policy. Insurance must be arranged on the premises on a full reinstatement basis.
- (d) The valuers report to be obtained by KBC is for the purpose of assisting KBC to assess the property offered as security for the loan and is not a survey or report nor is it to be relied upon by the applicants as to the value or condition of the property.
- (e) The making of any loan by KBC on foot of this application will not imply any warranty by KBC as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property.

- (f) I/We authorise KBC to send my/our solicitor copies of any letter issued by KBC to me/us on foot of this application and any other information in KBC's possession relevant to this application. I/We authorise KBC to disclose details of this application and my/our mortgage account if approved to the mortgage introducer named on this application form on an ongoing basis.
- (g) The rate of interest will be that which KBC is charging on that date on which the loan cheque is issued and subsequently the rate may vary within the terms of the mortgage.
- (h) The rate of interest applicable to the loan may be varied at any time at the discretion of KBC, provided however that the applicant will be notified of the change in interest rates promptly.
- (i) If a fixed rate is requested the interest rate will be the fixed rate available on the day the loan cheque issues. For costs associated with early payment of a fixed loan please refer to the Right to Terminate the Contract notice within this form.
- (j) I/We declare that I am/we are over 18 years of age.
- (k) I/We expressly declare that the information given is true to the best of my/our knowledge and belief and that all facts relevant to the application have been disclosed.
- (l) The operation of Tax Relief at Source (T.R.S.) is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in KBC's possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan from that lender. Should your loan qualify for T.R.S. your monthly T.R.S. payment will be lodged to your bank account on the same day you make your mortgage repayments.
- (m) I declare that I have read the Consumer Credit Act notices which are set out within this form.

Credit Process

The credit process will begin when all information has been supplied to KBC Bank Ireland Plc trading as KBC Bank Ireland plc (KBC). The credit process typically takes 5 days from receipt of the above information. The length of the credit process subject to the complexity of the proposal and more complex proposals may take longer than 5 days to assess.

KBC BANK IRELAND PLC RETAINS SUBMITTED APPLICATION (NON LEGAL) DOCUMENTATION FOR A MAXIMUM PERIOD OF 6 WEEKS FROM THE DATE OF RECEIPT IN ACCORDANCE WITH ITS DOCUMENT RETENTION POLICY, AFTER WHICH IT IS DESTROYED.

Signature of primary applicant Signature of secondary applicant

Date

Date

CONSENT UNDER THE DATA PROTECTION ACT

Data Protection

Your Information: The details provided in this application form, together with any other information that is furnished to us in connection with this application and any associated loan, guarantee or other account(s) ("Information"), will be retained and processed by KBC Bank Ireland plc and its subsidiary companies ("we"/"us") for the following purposes:-

- processing and assessing the loan application(s);
- verifying the Information, including in the case of personal loans, contacting the employers or professional advisers of the applicants;
- conducting credit searches against the applicants prior to and during the term of any loan;
- administering any resulting loan(s), including for debt collection and enforcement purposes and as otherwise required for the performance of your loan agreement or any associated agreements;
- meeting our legal and compliance obligations (which include those relating to the prevention of money laundering, financing of terrorism and fraud);
- undertaking credit and other checks and making credit decisions;
- quality control and group reporting and management; and
- if you have consented, for marketing purposes.

Sensitive Data Consent: Sensitive personal data (such as health or criminal conviction data) will be obtained and processed only where necessary to process your application or account (e.g. life assurance). By signing this form, you are explicitly consenting to the use, retention and reproduction of sensitive personal data for such purposes and you acknowledge that if you do not permit such processing, it will not be possible to provide you with certain services or products.

Disclosures: We may disclose Information in the following circumstances:

- to other companies within the KBC Bank Group;
- to our agents, advisers, service providers and contractors for the above purposes. These may include insurance, pension or investment companies with whom we have a contractual relationship;
- to credit reference agencies;
- to other persons connected with your account (e.g. guarantors, additional borrowers, company directors etc) and to your financial advisers or other intermediaries;
- in the context of any assignment, purchase or securitisation of your loan or in the context of a sale of our business; or
- where we are required by any regulatory body, law enforcement agency, court or other legal process.

Electronic Communications and Phone Calls: Your Information will be processed, recorded and retained by us in electronic form. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Right of Access: You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by us following a written request (for which a small fee will be charged) and to have any inaccuracies in your personal data corrected. You may be required to provide us with sufficient information to verify your identity and locate your data.

By signing below you confirm that you consent to the use of the Information in the manner described above and, if applicable, that you have obtained the consent of all other persons identified in the form or associated with the application or subsequent loan account.

To receive Promotional Communications

A member of the KBC Bank Ireland plc (KBCI) team may contact the person(s) identified overleaf in connection with this application. In addition, from time to time, KBCI would like to notify our customers of promotional offers, competitions and information on products and services available from the KBCI Group and carefully selected third parties. The personal data provided on this form may be used to send marketing material or to electronically communicate (by email or text message) or to telephone named customers about such products and services.

If you do not want to receive these communications, please tick this box: Applicant 1 Applicant 2

If you later decide that you do not want to receive this information you can write to

Marketing Department,
KBC Bank Ireland,
Sandwith Street,
Dublin 2 or
email: marketing@kbc.ie

SEPA DECLARATION

I/We hereby confirm that I/We are entitled to authorise direct debits from the account detailed in the direct debit mandate completed in connection with this application and confirm that there are no restrictions in place on the account prohibiting the setting up of the direct debit in the terms of the direct debit mandate signed by me/us.

I/We further confirm that in the case where the account is a joint account, all accountholders have been advised of the establishment of the direct debit and that it will be deducted from the account and no further authorization or consent is required from them in order to set up the direct debit in accordance with the direct mandate signed by me/us. I/We further confirm that in the case of a business account in the name of a partnership or company, all necessary corporate actions have been taken by the company/partnership to authorise the direct debit from the account.

Signed

Signed

CREDIT REFERENCE SEARCHING AND REPORTING

By signing this application, you acknowledge that KBC Bank Ireland plc will make enquiries throughout the application process relating to you by contacting your employers or accountants to confirm income and employment or net worth details, credit reference agencies (including the Irish Credit Bureau) to establish your credit record with members of the credit bureau and will provide information to credit reference agencies concerning this application and the manner in which any resulting account is conducted. KBC Bank Ireland plc may also undertake searches with the credit reference agencies from time to time during the period of any relationship with you. The credit reference agencies will keep a record of the search (usually for a year) and may disclose the fact that a search has been made, and information relating to you provided by KBC Bank Ireland plc, to their other members. KBC Bank Ireland plc and its successors may use any information received as a result of a search to make credit decisions in relation to you, to help prevent fraud and to recover its property.

PLEASE NOTE THAT IF YOU DO NOT CONSENT THE BANK MAY NOT BE ABLE TO CONSIDER YOUR APPLICATION.

Signature of primary applicant Signature of secondary applicant

Date Date

CONSENT UNDER THE CONSUMER CREDIT ACT, 1995

The applicant hereby consents for the purposes of Section 46 of the Consumer Credit Act 1995, to any telephone call, at home, at work, and on a mobile phone, or to any visit at home or at work from KBC Bank Ireland, to the applicant(s), the applicants employers, or any member of his/her family or any person acting on his/her behalf.

Signature of primary applicant Signature of secondary applicant

Date Date

CONSUMER CREDIT ACT 1995

In accordance with the provision of the Consumer Credit Act, 1995 the following are for your attention:

All loans are subject to satisfactory appraisal of status and financial standing and require security over the property and suitable savings/protection policies.

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

FOR VARIABLE RATE HOMELoAN: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

FOR ENDOWMENT LOANS: 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. IT MAY BE NECESSARY TO INCREASE THE PREMIUM AMOUNT PAYABLE IN ORDER TO SECURE AN INCREASE IN THE PROCEEDS OF THE POLICY ON MATURITY. THE EARLY SURRENDER OF AN ENDOWMENT POLICY IN RESPECT OF AN ENDOWMENT LOAN MAY YIELD A LOWER RETURN TO THE BORROWER THAN THAT PAID IN PREMIA AND OTHER CHARGES.

CONSUMER PROTECTION CODE 2012

In accordance with the provision of the Consumer Protection Code 2012 the following are for your attention:

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

THE POSSIBLE IMPLICATIONS AND EFFECTS OF MISSING THE SCHEDULED REPAYMENTS IN RELATION TO THIS CREDIT/LOAN (IF APPROVED) ARE:

- YOUR ACCOUNT MAY GO INTO ARREARS;
- YOUR CREDIT RATING MAY BE AFFECTED;
- YOUR LOAN MAY BECOME REPAYABLE ON DEMAND; AND
- ULTIMATELY, YOU MAY LOSE YOUR HOME.

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;

FIXED RATE MORTGAGE WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY;

VARIABLE RATE MORTGAGE WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE;

CONSOLIDATED MORTGAGE 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;

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

AGENCIES

KBC Bank Ireland has an exclusive agency agreement with Zurich Insurance plc for the provision of home insurance. KBC Bank Ireland plc is an agent for Aviva Life and Pensions Ireland Ltd.

ARREARS

Compound interest is charged on arrears of payments at the same rate applying to the loan advanced. An additional 1% may be charged on the arrears balance on a customers account where the account is more than 2 months in arrears and where the customer fails to make or keep an arrangement to clear the arrears.

SEPA DIRECT DEBIT MANDATE

PLEASE COMPLETE ALL THE FIELDS MARKED *

Unique Mandate Reference – To be completed by the Creditor (max. 35 Characters)

By signing this mandate form, you authorise (A) KBC Bank Ireland Plc to send instructions to your bank to direct debit your account (B) your bank to direct debit your account in accordance with the instructions from KBC Bank Ireland Plc.

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.

Account Holder

Your name* (max.70 Characters)

Street name and number*

City/ Postcode*

Country*

Debiting Account Details

BIC*

IBAN*

Name of Creditor

Name of Creditor

KBC Bank Ireland Plc

Creditor identifier

IE41ZZZ300285

Street name and number

Sandwith Street

City/ Postcode

Dublin 2

Country

Ireland

Type of payment*

Recurrent payment

One-off payment

Date of signing

Signature(s) X

Please return to: KBC Bank Ireland Plc

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

Note: If your account is a joint account requiring all signatures for withdrawals, then all parties named on this account must sign this form.

KBC Bank Ireland plc • Sandwith Street, Dublin 2

www.kbc.ie
infohomeloans@kbc.ie

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KBC/0254-4 (R06/14)