

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

If you have chosen a Variable Interest Rate Mortgage:-

THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

If you have chosen a Fixed Rate Mortgage:-

There will be a charge if at any time prior to completion of the fixed rate period you prepay the whole or part of your mortgage, or switch to a variable or other fixed rate mortgage. The charge will be 6 months interest at the fixed rate on the amount prepaid.

If you redeem your Fixed Rate Mortgage and within 3 months of redeeming drawdown a new mortgage with the Bank on the same fixed rate terms as the original mortgage the charge will be refunded. If the new mortgage is for less than the original mortgage the calculation of the charge will be based on the amount of the original mortgage redeemed. This redemption charge will not be payable in the event of death.

If you have chosen an Endowment Loan:-

WARNING

THERE IS NO GUARANTEE THAT THE PROCEEDS FROM THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.

Early surrender of the insurance policy in respect of an Endowment Loan may result in a return to the consumer which would be less than he/she has paid in premiums and other charges.

There is a fee for carrying out valuation of the property, typical cost is €127 plus VAT. In the case of stage payment mortgages the typical cost is €254 plus VAT. This valuation fee which is payable by you is refundable if the loan application is refused. The Valuers Report is not a structural survey and if you have any doubt as to the value or the soundness of the property it is recommended that you obtain an independent structural survey. Upon the Bank being provided with a satisfactory valuation of the property mentioned a formal Offer of Advance may be issued incorporating the terms quoted. Subject to acceptance by the applicant the loan monies will be made available upon completion of all necessary security and legal formalities.

The security for the loan will be a first legal mortgage over the property shown in Part G of the application. The Banks standard mortgage document will be used and the mortgage will be a security for your House Loan(s) and in addition, for all your present future liabilities to the Bank howsoever incurred.

Additional security will be:

- (a) in the case of a repayment mortgage, an assignment of an acceptable mortgage protection policy providing sufficient death cover for the amount and term of the loan or
- (b) in the case of an endowment mortgage, an assignment of an acceptable endowment life policy or policies providing sufficient death and maturity cover for the amount and term of the loan or
- (c) in the case of a pension mortgage, an assignment of an acceptable level term assurance policy or policies providing sufficient death cover for the amount and term of the loan
- (d) the insurance policy relating to the property.

You will incur fees in respect of legal services in connection with the mortgage if it is approved. Please ask your Solicitor for an estimate of his/her fee for investigating Title and completion of a Certificate of Title. In addition there will be an outlay comprising of Stamp Duty, Registration Fees and Search Fees etc. These costs will vary depending on the amount of the Mortgage Loan and whether the property is registered or unregistered land. This form is for non switcher service remortgages.

Securitisation

The Bank, in common with Mortgage Lenders worldwide may decide to securitise some of its mortgages. In order to release capital to fund its lending, including mortgage lending, mortgages may be transferred to investors, which includes major financial institutions worldwide. This process is called securitisation. If your application is approved your Solicitor will advise you on this before you commit yourself to the mortgage.

CUSTOMER DECLARATION - ALL CUSTOMERS TO SIGN

To judge your application, we use credit scoring methods and information obtained from credit reference agencies. They will record enquiries made about you. We will use this information to help us administer the services we supply to you and any future agreements we may have with you.

I/We authorise Ulster Bank Ireland Limited to process and retain data provided by me/us in respect of this application, to seek and provide credit references (searches) and to record details of any transaction which may result from this application with credit reference agencies. I/We also agree that this information may be used to provide credit references for any future application that I/we may make.

I/We acknowledge that Ulster Bank Ireland Limited is permitted to disclose any material misstatement of fact contained in the application for financial accommodation to credit reference agencies and that these credit reference agencies may retain and disclose such information to their members and other relevant bodies.

I/We hereby confirm that the information which I/we have provided above is true and correct and shall form the basis on which any mortgage offer is made.

KEEPING YOU INFORMED

We would like to tell by letter or phone about products and services which we believe would be of interest to you and which are offered by us and other selected companies. If you do not wish to be contacted, please indicate (by ticking one or more of the following boxes, as appropriate) which method/s you do not wish us to use.

By Phone  By Letter

In order to contact you by fax, email, automatic dialling, text messaging or other electronic means we require your specific consent to do so. Please indicate your consent for us to do so by ticking the following box:

We have a legal obligation to ask all new account holders for acceptable identification, eg current full passport, full driving license bearing your photograph and signature. In addition, we require separate verification of your permanent address before opening an account, eg utility bill, bank or building society statement (originals). If you are unable to provide any of the above, please speak to a member of staff.

GIVING YOUR CONSENT

It is important that you read and understand the Data Protection Terms and Conditions accompanying this application form. By signing this application, you agree that we can use your information in this way.

Signatures of each applicant for mortgage advance

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|  | Date |
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COMPLAINTS

The Bank has a written complaints procedure. Complaints should be sent in writing to Customer Relations, Network Support, PO BOX 145, Freepost Dublin 2. In the event of an unresolved dispute, the client may seek the assistance of the Ombudsman for the Credit Institutions.

Consent to Contact -

Section 46 of the Consumer Credit Act permits the Bank and its authorised Agents to visit or telephone you, in connection with your credit agreement, at your place of employment or business with your consent. If you do not wish to give your consent, please indicate by drawing a line through this paragraph initialling in the space here provided

\_\_\_\_\_ (Customer's initials')

In this application "the Bank" means Ulster Bank Ireland Ltd, its transferees, successors and assigns.



Ulster Bank Ireland Limited  
Registered in Republic of Ireland. No. 25766  
Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2  
Ulster Bank Ireland Limited is regulated by the Irish Financial Services Regulatory Authority



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| Branch Brand |
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