



Different lenders have differing documentation requirements; however we request all documentation up front in order that we can deal with any lender on your behalf.

It is vitally important that you provide all documentation at the outset as your application cannot be submitted for approval otherwise.

- Completed Salary Certificate(s)
 - Confirmation from your employer on company letterhead if they do not have a company stamp or access to same presently
 - Confirmation of last 3 years' variable pay (bonus / commission / overtime / etc)
 - Salary certificate must be dated within the last month

- Payslips
 - 3 x most recent monthly payslips
 - 6 x most recent fortnightly payslips
 - 8 x most recent weekly payslips
 - Please include bonus / commission payslips for each of 2020, 2021, 2022

- Employment Detail Summary (EDS) 2021
 - Include EDS for 2020 and 2019 if you earn variable pay*

- Statements
 - Current account - last 6 months - must be dated within last 4 weeks
 - Savings account – last 6 months – must be dated within last 4 weeks
 - This should include Credit Union / Revolut / N26
 - Credit card – last 6 months, including most recent
 - Loans – last 12 months – must be dated within last 4 weeks
 - Mortgage – most recent annual mortgage statement

- Copy of Marriage Certificate if married

- Colour copy of GNIB Card if on Stamp Visa**
 - Applies to non-EEA passport holders

- Photo ID (x 2)
 - Colour copy of Passport (all four corners in view)
 - Drivers Licence (front and back)

- Proof of Address (x 2) - you must provide this for the address you are currently living at
 - Utility Bill
 - Bank Statement
- Explanation for any transactions in your bank accounts in excess of €1,000, or any regular payments out that aren't rent / bills / day to day expenditure***
- If you have lived outside of Ireland in the last 3 years, please provide a Credit Report from that country

* Variable pay includes bonus / commission / overtime / shift allowance / car allowance / other

**Copy of Critical Skills Work Permit if on Stamp 1 Critical Skills Visa

***If you have children you will need to explain your current childcare arrangements, and outline any associated costs

NB: If the mortgage is going to be in joint names, we will need all of the above documentation for both applicants

All applications will be deemed incomplete and will not be submitted to a lender until all required documentation is received

Please contact your Mortgage Advisor with any queries regarding your application on 01-6471200,

or:

- Cian Carolan - cian@financeone.ie
- Brian Cantwell - brian@financeone.ie
- Luke Kelly - luke@financeone.ie
- Greg Hughes - greg@financeone.ie