

Mortgage Application Form



Mortgage Application Form

1. Borrower details

Title

First name

Surname

Date of birth

Expected retirement age

Please tick appropriate box

Current address

Eircode

PPSN

Time at address (Months/Years)

If less than 2 years, give previous address

Correspondence address (If applicable)

Contact phone number

Email address

Nationality

Place of birth (Town and Country)

Country of residence

How many years living there?

Do you require a work permit/visa
to work in Ireland?If yes, confirm type of visa and
date of expiry

Marital/civil status

Number of dependants and ages

Current residency status

Current mortgage/rental cost per month

Do you currently or have you ever
owned or part-owned a residential
property in Ireland or elsewhere?Do you currently have a mortgage or
have held one in the past 12 months?

Borrower 1

Male ☐ Female ☐Yes ☐ No ☐Single ☐ Married/civil partner ☐Cohabitant ☐ Separated ☐Divorced ☐ Widowed ☐Dissolved civil partnership ☐Home owner ☐ Tenant ☐Living with parents or family ☐€ Yes ☐ No ☐Yes ☐ No ☐

Borrower 2

Male ☐ Female ☐Yes ☐ No ☐Single ☐ Married/civil partner ☐Cohabitant ☐ Separated ☐Divorced ☐ Widowed ☐Dissolved civil partnership ☐Home owner ☐ Tenant ☐Living with parents or family ☐€ Yes ☐ No ☐Yes ☐ No ☐

2. Borrowing requirements

Applicant type	First time buyer <input type="checkbox"/> Moving home <input type="checkbox"/> Other <input type="checkbox"/>
Give details	<input type="text"/>
Loan amount requested (Min €400k)	€ <input type="text"/>
Mortgage loan term requested (Max 25 yr subject to conditions)	<input type="text"/> yrs
Purpose of loan	New property purchase <input type="checkbox"/> Remortgage <input type="checkbox"/> Other <input type="checkbox"/>
When will contracts for sale be signed (If known)?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
When will loan funds be required (If known)?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

3. Property details

Address of property to be mortgaged	<input type="text"/> <input type="text"/> <input type="text"/>
Purchase price/Valuation	€ <input type="text"/>
Type of property to be mortgaged	New <input type="checkbox"/> Secondhand <input type="checkbox"/>
Property type	Detached house <input type="checkbox"/> Semi detached house <input type="checkbox"/> Semi detached bungalow <input type="checkbox"/> Detached bungalow <input type="checkbox"/> Terraced house <input type="checkbox"/> Apartment or flat <input type="checkbox"/> Townhouse <input type="checkbox"/> Cottage <input type="checkbox"/> Other <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>
If Leasehold, give term	<input type="text"/>
Annual costs associated with property	
Maintenance	€ <input type="text"/>
Service/Management fees	€ <input type="text"/>
Parking costs	€ <input type="text"/>
Local Property Tax/Other Taxes	€ <input type="text"/>
Other	€ <input type="text"/>
Do you currently own this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, confirm names of registered owner(s)	<input type="text"/>
If no, in whose name is the property to be registered?	<input type="text"/>
Is this/will this property be your Principal Private Residence (PPR)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, give further details	<input type="text"/> <input type="text"/>

Outline split between

Purchase cost	€
Repairs/renovations	€
Parking space cost	€
Stamp duty	€
Client legal fees	€
Professional fees	€
Other	€

Outline split between

Mortgage amount	€
Savings	€
Cash surplus from sale of existing property	€
3rd party contribution	€
Other	€

If moving from existing property, is existing property sold? Yes ☐ No ☐

If yes, what is the expected completion date and agreed price?

Any Additional Information/Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

4. Employment details

Employment category

Give details

Employee

Occupation

Employer name and address

Role description

Employment type

If permanent, are you currently within a probation period?

If so, end date of probation period

If contract (end date of contract)

Time with current employer

If less than 1 year, time with previous employer

Gross basic annual income

Currency in which you are paid

Payment frequency

Net monthly income

Paid directly to account

Guaranteed annual bonus/commission

Discretionary annual bonus/commission

Previous two years bonus/commission

Any other income

Source

Self employed

Business name

Business address

Nature of business

Type of legal entity

Date business established

Period of ownership (Months/Years)

Accountants (Name and address)

Net profit (Last two years)

Remuneration (Last two years)

Borrower 1Employee ☐ Self employed ☐
Other ☐Yes ☐ No ☐

d d m m y y y y

d d m m y y y y

y y m m

y y m m

€

€

Yes ☐ No ☐

€

€

€ €

€

Company ☐ Trust ☐
Partnership ☐ Sole Trader ☐

d d m m y y y y

€ €

€ €

Borrower 2Employee ☐ Self employed ☐
Other ☐Yes ☐ No ☐

d d m m y y y y

d d m m y y y y

y y m m

y y m m

€

€

Yes ☐ No ☐

€

€

€ €

€

Company ☐ Trust ☐
Partnership ☐ Sole Trader ☐

d d m m y y y y

€ €

€ €

5. Assets and Liabilities Currently Held

Assets

Property (Please continue on separate sheet if required)

Full address	Ownership	Current value	Gross rental income per month	Mortgage balance	Mortgage provider	Remaining term	Monthly commitment	Interest only
		€	€	€			€	
		€	€	€			€	
		€	€	€			€	

Savings – Cash held

Ownership	Current value	Where held
	€	
	€	
	€	

Shares/equities

Ownership	Current value	Where held
	€	
	€	
	€	

Pensions

Ownership	Current value	Where held
	€	
	€	
	€	

Company interests

Ownership	Ownership name	Company name	Current value
			€
			€
			€

Other investments

Ownership	Current value	Description
	€	
	€	
	€	

Any Additional Information/Notes

Liabilities**Overdrafts**

Ownership	Current balance	Limit	Provider
	€	€	
	€	€	
	€	€	

Credit cards

Ownership	Current balance	Limit	Provider
	€	€	
	€	€	
	€	€	

Personal loans

Ownership	Current balance	Purpose	Provider	Repayment frequency	Repayment amount	Remaining term
	€				€	
	€				€	
	€				€	

Personal guarantees provided

Ownership	Amount	Provided to	Outstanding since	Estimated end date
	€		m m y y y y	m m y y y y
	€		m m y y y y	m m y y y y
	€		m m y y y y	m m y y y y

Other liabilities

Ownership	Current balance	Purpose	Provider	Repayment frequency	Repayment amount	Remaining term
	€				€	
	€				€	
	€				€	

6. Applicant(s) solicitors

Name of firm	
Address	
Contact name	
Telephone number	
Email address	

7. Existing client and referral information

Are you an existing client of Investec? Yes ☐ No ☐

If yes, of what division

Any Additional Information/Notes

[illegible]

Declarations

Borrower 1

Direct marketing preferences

Please confirm agreement to the below

I wish to receive marketing information by post and phone

Yes ☐ No ☐

I wish to receive marketing information by email, sms or other electronic means

Yes ☐ No ☐

Tax status

Please confirm agreement to the below

I agree to comply with any request/agree to notify the firm within 30 days of a change to details listed:

Residential and/or correspondence address ☐

Country of resident for tax purposes ☐

Tax identification number(s) ☐

Contact phone number(s) ☐

Changes in circumstances

I confirm that I am not aware of any pending future changes to my circumstances that would materially impact my ability to repay the loan. ☐

I declare that the information on this form and any supporting documents provided is true and complete and that I understand that the firm will rely on this information for making its decision to grant a loan.

If any information is untrue, incomplete or misleading, I will inform the bank without delay. ☐

Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt?

Yes ☐ No ☐

If yes, please give details

I confirm my understanding that while the firm has specific requirements for a loan, the firm is not obliged to provide a loan on those terms and may offer to provide a loan subject to different terms or requirements. ☐

I understand that where there is any material change in my circumstances subsequent to my application, inclusive of changes that may be brought about by the Covid 2019 pandemic, that any loan offer pending by IPFIL may subsequently be withdrawn, paused or varied at the discretion of the firm. I consent to and understand that IPFIL may seek further particulars from me post application to assist them in assessing my loan application and understand that failure to provide such particulars may have a detrimental effect on my application. ☐

Signature Borrower 1

Borrower 2

Direct marketing preferences

Please confirm agreement to the below

I wish to receive marketing information by post and phone

Yes ☐ No ☐

I wish to receive marketing information by email, sms or other electronic means

Yes ☐ No ☐

Tax status

Please confirm agreement to the below

I agree to comply with any request/agree to notify the firm within 30 days of a change to details listed:

Residential and/or correspondence address ☐

Country of resident for tax purposes ☐

Tax identification number(s) ☐

Contact phone number(s) ☐

Changes in circumstances

I confirm that I am not aware of any pending future changes to my circumstances that would materially impact my ability to repay the loan. ☐

I declare that the information on this form and any supporting documents provided is true and complete and that I understand that the firm will rely on this information for making its decision to grant a loan.

If any information is untrue, incomplete or misleading, I will inform the bank without delay. ☐

Have you ever been insolvent, bankrupt or made arrangements with your creditors or been involved in any court proceedings for debt?

Yes ☐ No ☐

If yes, please give details

I confirm my understanding that while the firm has specific requirements for a loan, the firm is not obliged to provide a loan on those terms and may offer to provide a loan subject to different terms or requirements. ☐

I understand that where there is any material change in my circumstances subsequent to my application, inclusive of changes that may be brought about by the Covid 2019 pandemic, that any loan offer pending by IPFIL may subsequently be withdrawn, paused or varied at the discretion of the firm. I consent to and understand that IPFIL may seek further particulars from me post application to assist them in assessing my loan application and understand that failure to provide such particulars may have a detrimental effect on my application. ☐

Signature Borrower 2

Checklist

Before returning this signed application form, please ensure you have enclosed the following supporting documentation;

KYC (Know your customer) documentation

Photo identification (Current passport or driving licence – certified copy required*)

Proof of address (Original/ certified copy* utility bill dated within past 6 months)

Completed tax compliance self certification form (Enclosed)

Borrower 1

Enclosed ☐

Enclosed ☐

Enclosed ☐

Borrower 2

Enclosed ☐

Enclosed ☐

Enclosed ☐

Employment information

If Employed;

Completed Investec Salary Certificate (Enclosed)

3 months Payslips

Most recent P21/Form 11/Other

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

If Self-Employed;

Company Financial Accounts (3 years audited accounts certified by accountant, plus current year management accounts)

Confirmation of company tax position from accountant or auditor

6 months company bank statements

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Bank statements

(Last 6 months originals required – can be returned on request)

Current account statements

Savings account statements

Credit card statements

Loan facility bank statements

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

Enclosed ☐

If refinancing or if mortgage account held in the past 12 months

Past 12 months mortgage statements

Enclosed ☐

Enclosed ☐

If in receipt of a gift for a partial or full amount of the deposit

Donor declaration form

Enclosed ☐

Enclosed ☐

*Certification should be carried out by a bank/building society or other regulated financial institution, Notary Public, Solicitor, Accountant, Garda/Police Officer, Embassy Official or Commissioner for Oaths. The actual copy of the document should be stamped by the firm/person, whose name and qualification should be clearly evidenced. The certification should include wording similar to the following "I certify that this copy is a true copy of the original" with the date clearly marked.

Other points to note in relation to your proposed mortgage facility

If separated or divorced	Documentary evidence i.e. Deed of separation or divorce decree may be required
If in receipt of a cash gift for partial or full amount of the required deposit	Declaration to be signed by the donor, format provided by the firm on request
Early repayment fee	May be applicable if the mortgage facility is on a fixed rate
Maximum Loan-to-Value (LTV) of Principle Dwelling Houses (PDH)	Subject to Central Bank of Ireland rules
If loan falls into arrears	Surcharge interest may apply
Monthly repayment burden of all debt	Typically subject to not in excess of 40% of your disposable income
Valuation report to be provided by a firm panel valuer	To be arranged by the firm once mortgage facility has been approved, the cost of this valuation report to be borne by the borrower
If applicant(s) live or have a banking relationship outside of Ireland	A foreign credit check may be required
If newly built property to be mortgaged the following will be required once sale has completed (Please request from your solicitor)	Structural guarantee certificate (HB47 or equivalent) Building control compliance certificate

Notice: Under the Credit Reporting Act 2013, lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register (CCR). This information will be held on the Central Credit Register (CCR) and may be used by other lenders when making decisions on your credit applications and credit agreements.

What is the Central Credit Register?

The Central Credit Register (CCR) is the new national credit database which is was set up as a result of a commitment given by the Irish Government during negotiations with the International Monetary Fund. Under the Credit Reporting Act 2013 the CCR is owned and managed by the Central Bank of Ireland.

Investec Private Finance Ireland Limited is obliged to furnish certain information to the CCR in respect of the loans we provide to our customers.

For example we will report the following personal data:

- Name
- Address
- Date of birth
- PPSN

We will also submit the following credit specific dates:

- Amount of all loans held
- Loan type
- Outstanding balance
- Number of overdue repayments
- Date of next scheduled repayment

Therefore, if you are the holder of a loan from Investec and you fail to make required repayments we will be obliged to report this information to the CCR. The information submitted to the CCR will be used to generate your individual credit report.

Further information is available at www.centralcreditregister.ie, or email myrequest@centralcreditregister.ie

Warnings

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.

Warning: For interest only mortgages the entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

Warning: The payment rates on a housing loan may be adjusted by the lender from time to time.

Warning: If you cancel or make a claim for reimbursement of a direct debit repaying your mortgage account, and fail to make alternative arrangements for payment, your account will go into arrears.

Warning: The cost of your monthly repayments may increase.

Warning: If you do not keep up your repayments you may lose your home.

Warning: For fixed rate mortgages you may have to pay charges if you pay off a fixed-rate loan early.

Data Protection

Investec treats a client's privacy very seriously and understands that a client may wish to know how Investec will use the information collected from or about a client. These details are provided in our Data Protection Notice which is available on our website www.investec.ie

Investec Private Finance Ireland Limited trading as Investec is regulated by the Central Bank of Ireland. Registered in Ireland Number 222489. Registered office The Harcourt Building, Harcourt Street, Dublin 2, D02 F721.

Investec Private Finance Ireland Limited
The Harcourt Building
Harcourt Street
Dublin 2
Tel: (01) 4210350
www.investec.ie

