

We'll get you home.

EBS

Your Mortgage Checklist





GENERAL INFORMATION

- ✓ You'll need to provide suitable proof of identity and residential address – a current passport or driver's licence and a current utility bill or bank statement
- ✓ 6 months' recent bank statements (including 1 original)
- ✓ If your current mortgage isn't with EBS, we need 6 months' recent mortgage statements (including 1 original)
- ✓ If you bank abroad, a foreign credit check will be required
- ✓ We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for customer identification.

In order to verify your PPSN/TRN you will need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN/TRN and full name. For a full list of acceptable documents and more information on how to provide it, visit www.ebs.ie/ccr or your local EBS office.

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>



FOR EMPLOYEES

- ✓ 3 payslips if paid monthly, 6 payslips if paid fortnightly and 8 payslips if paid weekly covering previous 3 month period, including the most recent payslip
- ✓ EBS Income Certificate (available in all EBS Offices) completed by your employer confirming basic salary
- ✓ Your P60
- ✓ 6 months' current account and savings account bank statements
- ✓ 6 months' statements are required for any borrowings

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>



FOR SELF-EMPLOYED / SOLE TRADER / DIRECTOR OF LIMITED COMPANY

- | | | |
|---|--------------------------|--------------------------|
| ✓ 3 years signed audited/certified accounts | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Confirmation of tax position from your accountant/revenue | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Minimum 6 months' recent bank statements both business and personal | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Minimum 6 months' statements for any borrowings | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ 3 years Revenue Notice of Assessment | <input type="checkbox"/> | <input type="checkbox"/> |



EQUITY INPUT FOR PURCHASE

- | | | |
|---|--------------------------|--------------------------|
| ✓ If you have been given funds to help with your mortgage, we need confirmation of it in writing and confirmation that it is non repayable (Forms available in all EBS Offices) | <input type="checkbox"/> | <input type="checkbox"/> |
|---|--------------------------|--------------------------|

Proof of the funds, in the donor's name, may also be required



FOR SELF-BUILDS

- | | | |
|--|--------------------------|--------------------------|
| ✓ An architect's letter of supervision and indemnity insurance (form to be completed is available at any EBS office) | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ A break down of the cost of the construction of your property | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ Site map, house plans, specification, planning permission. | <input type="checkbox"/> | <input type="checkbox"/> |

