

Your Top-up Loan Application

TOP-UP LOAN KEY FEATURES AND RESTRICTIONS

The Key Features and Restrictions for an EBS Top-Up loan are:

- Variable and fixed interest rates available
- Repayment terms up to 35 years may be available to you
- Borrow up to 90% of the value of your home
- Minimum top up amount of €10,000, with an exception to the minimum amount if the application for top-up is grant aided renewable energy and other energy efficient home improvements
- Top-Ups of existing mortgages will be considered for
 - Home improvements
 - Inheritance tax on a property
 - Separation agreement payment Support for family

Additional Relevant Information

- we cannot facilitate non-euro currency top-ups, i.e. if the currency of (some of) your income or assets you intend to use to repay the mortgage loan is not euro, and/or you live in a European Economic Area (EEA) state that is not in the euro zone, the mortgage loan is a foreign currency loan.
- Your life assurance may be affected by topping up your mortgage and will need to be reviewed in terms of cover and adequacy in line with your new total borrowings. Home Insurance policies can be impacted if you're extending or altering the structure of your home and you should contact your insurers to check if any changes will affect your cover.

If you have EBS Payment Protection Plan (PPP), also known as Mortgage Payment Protection Insurance (MPPI), on your existing EBS Mortgage loan(s):

- a) Your policy will be cancelled when you drawdown funds under this new Mortgage Loan to fully redeem your existing EBS Mortgage loan(s) or
- b) Where the new Mortgage loan(s) is used to partially redeem the existing EBS Mortgage loan, your MPPI will continue to cover the reduced balance on your existing EBS Mortgage loan(s) only.

You will not have MPPI cover on your new Mortgage loan(s).

We no longer offer MPPI on Mortgage loans and you may find it difficult to get an MPPI policy elsewhere as many providers no longer offer MPPI.

How long it takes us to deal with your application

Once we receive your application and any other information we ask you to give us as set out in the mortgage application checklist, we will contact you within three business days to say we have received it.

- a) If there is any information missing we will tell you, within three business days;
- b) We will let you know our decision on your mortgage application within ten business days of receiving all the information we need;
- c) If we cannot make a decision within ten business days we will tell you why and when we are likely to make a decision.

TOP-UP MORTGAGE APPLICATION CHECKLIST

Documentation required to support your Mortgage Application

1st Applicant

2nd Applicant

The following list details the standard documentation required to progress a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit to us before we can consider your application complete. Your EBS Mortgage Coordinator will talk to you about what documentation is required for your application.

Standard Documents – Required for all Applications

| | 1st App. | 2nd App. |
|---|--------------------------|--------------------------|
| • Fully completed and signed application form | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months most recent current account statements if not held with EBS | <input type="checkbox"/> | <input type="checkbox"/> |
| • 6 months most recent statements for any of the following if not held with EBS: | | |
| o Savings | <input type="checkbox"/> | <input type="checkbox"/> |
| o Investments | <input type="checkbox"/> | <input type="checkbox"/> |
| o Borrowings including mortgages | <input type="checkbox"/> | <input type="checkbox"/> |
| *Reduced Statement Requirements may apply in certain circumstances (Please consult with your Mortgage Master for further detail) | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are currently renting and there is no regular standing order or direct debit evidencing rent being paid out of your current account, we require a copy of the lease or rental agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you have lived abroad within the past 3 years or have a bank account outside Ireland, we Require a foreign credit check from the relevant country, in English | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are separated or divorced, we require a copy of the separation agreement or alternatively solicitor's written confirmation of any financial obligations and/or maintenance payments stipulated in the separation agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you require a work permit/visa to work in Ireland, we require your original Irish Residency Permit (IRP) | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are in receipt of income that is not included in your contract of employment, please send us the following Revenue documents to confirm your declared level of income: | | |
| o your 2 most recent Revenue acknowledged Forms 11 | <input type="checkbox"/> | <input type="checkbox"/> |
| *3 years' most recent Revenue Acknowledge Forms 11 may be required in certain circumstances (Please consult with your Mortgage Master for further detail). | | |
| • Equity Input for Purchase – please provide details of the source of the Balance of Funding to complete the proposed property transaction, documentary evidence will be required prior to loan offer. | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you have any non-PAYE income please send us one of the following documents to confirm your tax affairs are in order: | | |
| o ROS Charges and Payments statement confirming your tax is paid; or | <input type="checkbox"/> | <input type="checkbox"/> |
| o A letter of confirmation from your accountant confirming your tax affairs are in order, including any Revenue arrangements that may be in place | <input type="checkbox"/> | <input type="checkbox"/> |
| • Valuation Report - You will be advised when this is required so you do not need to arrange it prior to that time. You will need to contact an EBS office to arrange this. It needs to be completed by a valuer from the EBS Residential Valuers Panel | | |

For Employees

| | 1st App. | 2nd App. |
|--|--------------------------|--------------------------|
| • EBS Income Certificate(s) (available in any EBS office, on EBS.ie, or from your Mortgage Master) to be completed and stamped by your employer confirming permanency and basic salary | <input type="checkbox"/> | <input type="checkbox"/> |
| • For Employees - If you want to borrow past the age of 68, we require confirmation from your employer of your intended retirement date | <input type="checkbox"/> | <input type="checkbox"/> |
| • 3 most recent payslips | <input type="checkbox"/> | <input type="checkbox"/> |
| • If your income is performance related, made up of any non-basic income (e.g. shift/overtime etc.) or you are on a contract, we require 3 years most recent statement of earnings e.g. Employment Detail Summary (EDS) from revenue.ie to confirm your track record of earnings | <input type="checkbox"/> | <input type="checkbox"/> |
| • If you are currently on leave from work, we require a letter from your employer confirming your return date under the same terms and conditions prior to leave | <input type="checkbox"/> | <input type="checkbox"/> |

For Self-Employed/Sole Trader/Director of a Company/Partnerships

1st App. 2nd App.

- 2 years most recent audited accounts or trading accounts certified by your accountant
 *3 Years' most recent Audited Accounts or Trading Accounts certified by your Accountant may be required in certain circumstances (please consult with your Mortgage Master for further detail)
- To confirm your declared income please send us the following Revenue documents:
 - your 2 most recent Revenue acknowledged Forms 11
 - *3 Years most recent Revenue Acknowledged Form 11 may be required in certain circumstances (please consult with your Mortgage Master for further detail)
- Confirmation of tax position from your accountant or ROS Charges & Payments Statement
- 3 months recent current account business bank statements
- 6 months most recent statements for any business borrowings

Rental Income

If you are in receipt of rental income from another property we require your most recent Revenue acknowledged Form 11 or Form 12 together with P21 detailing this income. We will also require bank statements to evidence where this rental income is received. We also require tax confirmation in respect of this income - MyAccount Tax Clearance Cert from Revenue OR ROS Charges & Payments Statement evidencing a Credit or Nil Balance position OR Tax confirmation letter from Accountant confirming Tax Affairs are in order

Self-Build Properties:

- For Self-Build proposals - Please refer to Section E of the application form.

Further details and documentary evidence will be required (including certified costings) prior to loan offer and will be outlined on your Approval in Principle letter.

Customer Identification

1st App. 2nd App.

- In order to comply with legislation to combat money laundering and terrorist financing you will need suitable proof of identity and residential address
 - (a) A current valid passport or current driving licence and
 - (b) A current utility bill or current bank/ financial institution statement
- PPSN/TRN verification e.g. Employment Detail Summary or Payslip

We are required by law to collect and verify your Personal Public Service (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.

Other/Additional information

EBS Representative

Phone

Date



Registered Office: 10 Molesworth Street, Dublin 2, D02 R126
 Tel: 01 665 9000
 www.ebs.ie
 e-mail: info@ebs.ie

FOR OFFICE USE ONLY

| |
|---------------|
| Customer No.1 |
| Customer No.2 |
| Loan App. No. |
| Branch/Agency |

EBS TOP-UP APPLICATION FORM

Please tick boxes as appropriate in each section and write N/A (not applicable) where necessary. Please write in BLOCK CAPITALS.

*Please note that all communications will be sent to the first named applicant.

Original Loan Account Number

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|

Top-Up Account Number

| | | | |
|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|

A. PERSONAL DETAILS

1st Applicant

2nd Applicant

Title (Mr., Mrs., Ms., etc.)

First Name

Surname

Date of Birth

| | | | | | | |
|----------------------|---|----------------------|---|----------------------|-----|----------------------|
| <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> | Age | <input type="text"/> |
|----------------------|---|----------------------|---|----------------------|-----|----------------------|

| | | | | | | |
|----------------------|---|----------------------|---|----------------------|-----|----------------------|
| <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> | Age | <input type="text"/> |
|----------------------|---|----------------------|---|----------------------|-----|----------------------|

Current Address

Time at Current Address

| | | | |
|----------------------|-----|----------------------|------|
| <input type="text"/> | Yrs | <input type="text"/> | Mths |
|----------------------|-----|----------------------|------|

| | | | |
|----------------------|-----|----------------------|------|
| <input type="text"/> | Yrs | <input type="text"/> | Mths |
|----------------------|-----|----------------------|------|

Previous Address (if less than 3 years)

Time at Previous Address

| | | | |
|----------------------|-----|----------------------|------|
| <input type="text"/> | Yrs | <input type="text"/> | Mths |
|----------------------|-----|----------------------|------|

| | | | |
|----------------------|-----|----------------------|------|
| <input type="text"/> | Yrs | <input type="text"/> | Mths |
|----------------------|-----|----------------------|------|

Country of Birth

Country of Residence

Telephone Numbers

| | | | |
|----------------------|------|----------------------|--------|
| <input type="text"/> | Home | <input type="text"/> | Office |
|----------------------|------|----------------------|--------|

| | | | |
|----------------------|------|----------------------|--------|
| <input type="text"/> | Home | <input type="text"/> | Office |
|----------------------|------|----------------------|--------|

Mobile Number

E-mail Address

PPSN or TRN

Country of TRN if not issued in Republic of Ireland

Civil Status

Full name of spouse/civil partner

Date of marriage/civil partnership

Has there been any change in your civil status since you took out your Homeloan with EBS?

Yes No

Yes No

If yes, what was your civil status at that time?
 (married, civil partner, single, divorced, separated etc)

Number of dependants

| | | | |
|----------------------|-----|----------------------|------|
| <input type="text"/> | No. | <input type="text"/> | Ages |
|----------------------|-----|----------------------|------|

| | | | |
|----------------------|-----|----------------------|------|
| <input type="text"/> | No. | <input type="text"/> | Ages |
|----------------------|-----|----------------------|------|

B. EMPLOYMENT

| | 1st Applicant | 2nd Applicant |
|---|--|--|
| Employment Status (Full/Part time) | <input type="text"/> | <input type="text"/> |
| Is Employment Permanent? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Industry Type/ Business of Employer (Example: manufacturing, agriculture etc.) | <input type="text"/> | <input type="text"/> |
| Occupation/Job Title | <input type="text"/> | <input type="text"/> |
| Employer Name | <input type="text"/> | <input type="text"/> |
| Employment Address | <input type="text"/> | <input type="text"/> |
| Length of Service | <input type="text"/> Yrs <input type="text"/> Mths | <input type="text"/> Yrs <input type="text"/> Mths |
| Are you Self-employed? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| If Yes, Company Type | <input type="text"/> | <input type="text"/> |
| If Yes, Date Established | <input type="text"/> | <input type="text"/> |

C. FINANCIAL CIRCUMSTANCES

| | 1st Applicant | 2nd Applicant |
|--|--|--|
| 1. INCOME | | |
| Salary/Wage | | |
| Basic | € <input type="text"/> | € <input type="text"/> |
| Overtime | € <input type="text"/> | € <input type="text"/> |
| Annual Bonus | € <input type="text"/> | € <input type="text"/> |
| Annual Commission | € <input type="text"/> | € <input type="text"/> |
| Other Income | | |
| Annual | € <input type="text"/> | € <input type="text"/> |
| Give Details | <input type="text"/> | |
| Foreign Currency Top-Up Loan* | | |
| Is any part of your income in non-Euro currency? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| If yes, state the non-Euro currency(ies) | <input type="text"/> | <input type="text"/> |

* The currency of your loan and repayments will be euro. If the currency of some or all of the income or assets you intend to use to repay the top-up loan is not euro, and/or you live in a European Economic Area (EEA) state that is not in the euro zone, the top-up loan is a foreign currency loan.

You should be aware that fluctuations in the relevant currency exchange rates may affect the value of your outstanding mortgage balance and/or your repayment. This could mean that you may find it difficult to afford your mortgage repayments.

Please note that if this application is a foreign currency loan application, we may not be able to provide you with a top-up at this time.

2. OUTGOINGS

Please exclude: your current mortgage repayment where you intend to sell your property and associated insurance payments.

| | 1st App | 2nd App | Paid To | Mthly Payment | Term Outstanding | Balance | Ongoing |
|--------------------|----------------------|----------------------|----------------------|------------------------|----------------------|------------------------|--|
| Personal Loan* | <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"/> |
| Car Loans* | <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"/> |
| Hire Purchase | <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"/> |
| Credit Cards | <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"/> |
| Life Assurance | <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"/> |
| Child Care | <input type="text"/> | <input type="text"/> | <input type="text"/> | € <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Maintenance | <input type="text"/> | <input type="text"/> | <input type="text"/> | € <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| Cars (1, 2, 3 etc) | <input type="text"/> | <input type="text"/> | <input type="text"/> | € <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |

Do you smoke?
Y/N Yes No Yes No

Other Give Details

*Please enclose a recent loan statement.

If you intend to use this top-up to consolidate two or more of your existing loans, under the Consumer Protection Code EBS is obliged to provide you with an indicative comparison of the total cost of your existing loans with the total cost of consolidating these loans.

D. LOAN DETAILS

Amount of loan required Term of loan (years)

RATE TYPE (please tick one) Variable rate Fixed rate* Years

Are you a First Time Buyer?* (please tick) 1st Applicant Yes No 2nd Applicant Yes No

*You are considered a First Time Buyer if you are topping up your EBS mortgage on your first family home.

Purpose of loan

*if selecting a fixed rate, please complete a Home Loan Interest Rate application form .

E. PROPERTY DETAILS

Address

Present market value (estimate only) €

Have you carried out alterations, extensions etc to the property since you purchased it which would have required full planning permission/by-law approval or need to comply with building regulations? Yes No

If yes, has the planning documentation been submitted to EBS? Yes No

Also, please give details of alterations etc

Is the property a family home/shared home?
(a family home/shared home is a property in which a married couple/civil partners live together) Yes No

E. PROPERTY DETAILS cont.

If NO is the property your main residence? Yes No

If NO:

(a) Is the property occupied by your dependent relatives who have no interest in the property? Yes No

(b) Is the property a second residence of yours for which the loan being obtained is being used to improve the property? Yes No

Are you in exclusive occupation and possession of the entire property? Yes No

If NO please give details

Has any person other than you/yourselves contributed towards the cost of maintenance and upkeep of the property or towards outgoings (including repayments on your existing mortgage) or otherwise acquired any interest beneficial or otherwise in the property? Yes No

If YES please give details

Is there any other mortgage or charge registered or pending registration against the property apart from the existing charge in favour of EBS? Yes No

If YES please give details

Is this loan for a holiday home? Yes No

If yes please enter the purchase price of the holiday home €

Please enter a source for the balance of funds (e.g. from own savings, borrowings, gift etc)

Please select a use for the holiday home Other Rental Own use

If OTHER please give details

Please enter the rental income from the holiday home if the holiday home is located outside Ireland €

If you are a participant of a government scheme, wishing to apply for a top up, you must have a no objection letter from FHS (First Home Scheme) / your Local Authority (LAAPS) to continue the application

What Government Support Scheme are they a participant in?

First Home Scheme or Local Authority Affordable Purchase Scheme

Confirm that you have your no objection letter (Please note this letter is not an offer, Mortgage top ups are managed by EBS) Yes No

What is the max amount on your no objection letter? €

F. SOLICITORS DETAILS

Company Name

Solicitor's Name

Address

Telephone

Fax

Email

WARNINGS, DECLARATIONS, AUTHORISATIONS AND CONSENTS

This Section **MUST** be completed. Thank you.

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

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.

Please be advised that if you do not repay the Mortgage Loan when due then you will be in breach of the terms and conditions of your mortgage and EBS will take the appropriate steps to recover the amount due. This could mean that EBS will commence legal proceedings seeking an order for possession against you, which will affect your credit rating and limit your ability to access credit in the future.

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. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local EBS Office and on www.ebs.ie.

Variable Rate Loans

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

Debt Consolidation Loans

Warning: This new loan may take longer to pay off than your previous loans. This means that you may pay more than if you paid over a shorter term.

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.

Early surrender of the insurance policy in respect of your endowment loan may result in a return to you which would be less than you have paid in premia and other charges.

1. GENERAL

I/We hereby apply to EBS d.a.c. ('EBS') for a loan secured by a first legal mortgage on the property described in this application form.

I/WE AGREE

- That the loan will be subject to the rates and interest of EBS
- To have the property adequately insured for the duration of the loan
- That you may obtain relevant information from existing or previous lenders as required in considering this loan application
- That no responsibility is implied or accepted by EBS or its valuer for either the value or condition of the property by reason of inspecting or reporting on a property. I/We acknowledge that it is in my/our interest(s) to arrange for an independent valuation and structural survey before signing contracts to buy the property
- That EBS reserves the right to restrict, amend or withdraw any offer made
- That in the event of my/our application being declined EBS can provide a letter giving the reason for declining your application

I/WE HEREBY DECLARE

- That I am/we are over 18 years of age
- That I/we have read ALL warnings which are set out in this declaration
- That all statements made and particulars given to you in connection with this application are strictly true to the best of my/our knowledge and belief
- That I/we will inform you of any changes in my/our situation which might affect this application
- That I/we have received a copy of the Terms of Business

2. DATA PROTECTION

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in our EBS offices and on our website at www.ebs.ie/dataprotection. Any personal data provided to us by you will be provided in accordance with applicable data protection laws, and you will ensure any individuals, about whom you provide personal data to us, are made aware that you have provided their personal data to us and of our data protection notice. Our data protection notice may change from time to time.

3. SECURITISATION

WHAT IS SECURITISATION?

From time to time, EBS d.a.c. may securitise a portion of its residential mortgage book. Securitisation is a process whereby EBS groups together a number of mortgage loans and raises long term finance by transferring, charging or otherwise disposing of the benefit of or transferring the credit risk attached to those loans and all related collateral, rights and security (including any insurance policies) to a special purpose company, which was established to enable the securitisation, which funds itself by issuing securities or otherwise borrowing from investors.

WHY DOES EBS WANT TO SECURITISE MORTGAGES?

It is possible to obtain long term funding through the issue of mortgage backed securities. The advantage of this form of funding is that the maturity of the funding is matched with the mortgage maturity. In releasing funds tied up in existing mortgages, the securitisation process also improves EBS' efficiency in funding mortgages and allows it to continue to offer existing and future customers better value.

WHO WILL MANAGE MY MORTGAGE AND WILL I STILL BE AN EBS CUSTOMER?

If a loan is securitised, subject to EBS adhering to the terms and conditions of the securitisation scheme, borrowing customers retain their rights and EBS continues to administer the loans, including the setting of interest rates and the collection of arrears, on the same basis for all EBS residential loans, whether they are securitised or not.

WILL THIS AFFECT ME IF I WISH TO BORROW ADDITIONAL FUNDS?

No. Securitisation has no impact on customers' future borrowing requirements.

WILL I HAVE ANY DIRECT CONTACT WITH THE INVESTORS IN THE MORTGAGE BACKED SECURITIES?

No. Subject to EBS adhering to the terms and conditions of the securitisation scheme, EBS will continue to manage all of your requirements. There will be no need for the investors to contact you directly.

I/We hereby confirm that I/we have received and read the paragraph on mortgage securitisation and understand that the mortgage and all the associated rights and interests (including the loan and any other debt secured thereby and the interest in the related collateral security, insurances and assurance) may be freely transferable by EBS on such terms as EBS may think fit as part of a loan transfer or mortgage securitisation scheme.

I/We hereby confirm that EBS may at any time transfer, change or otherwise dispose of or declare a trust over my/our mortgage and all associated collateral rights and interests (and all related security or guarantees including any insurance policies) on such terms as EBS may think fit (the 'Transfer'), without any notice to me/us and I/we hereby consent (without the requirement of a further consent or notice) to such Transfer whereupon all EBS' powers and discretions shall be exercisable by or on behalf of the transferee or beneficiaries of the Transfer (the 'Transferee').

EBS will disclose my/our personal data and any information held by EBS in relation to my/our mortgage to the Transferee or their representatives, or to any person proposing to participate in or promote or underwrite or manage a Transfer or to every person to whom EBS or the Transferee is contractually or legally obliged to make such a disclosure (which may include the disclosure of personal data in relation to the Customer outside the European Economic Area where the level of data protection may not be as high as in Ireland).

4. CREDIT CHECKS

EBS will use the information you have given us to search and to share information with credit reference bodies, such as the Central Credit Register, to help with applications for credit and for ongoing credit review. The credit reference bodies will hold this information on a database and it may be accessed by other financial institutions.

5. DIRECT MARKETING

From time to time, EBS (part of EBS Group) would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

Post Yes Phone Yes Email Yes
No No No

6. FEES AND CHARGES

VALUATION FEE

A valuation of the property must be carried out by a valuer on our panel of valuers prior to loan approval. This valuation will cost you €150 which will be refunded to you if your loan application is unsuccessful.

If the valuation of the property is undertaken more than four months before the requested date of drawdown of the loan or of the final stage payment, a re-valuation will be required which will cost you €65. If the conditions of your loan require a final valuation following completion of the building of the property, renovations or repairs to it, this will cost you €65.

BER CERTIFICATE

Before the mortgage amount is transferred, you must give us a valid BER certificate to draw down the Loan funds irrespective of the interest rate you have chosen or the BER rating of the property.

The costs associated with a BER certificate are not known to us. Your assessor will tell you how much this costs.

FIXED RATE LOANS

Please see details of the early repayment charge (ERC) payable in our Home Loan Interest Rate Application form.

OTHER CHARGES

Third party legal fees related to your application will be payable by you including, in respect to the following, where applicable: Registry of Deeds/Land Registry searches; execution of family home declaration; execution of a vacate/release; alterations to title; or release of deeds on accountable trust receipt. Any other 3rd party fees that may arise in the processing of your application will be incurred by the application(s).

7. CONSENT UNDER CONSUMER CREDIT ACT 1995

I/We consent to EBS contacting me/us at my/our place of employment.

Ist Applicant
Date

2nd Applicant
Date

I/We consent to EBS contacting my/our employers (auditors in the case of self-employed) in connection with the income figures submitted.

Ist Applicant
Date

2nd Applicant
Date

8. CONSENT TO USE CERTAIN INFORMATION PROVIDED

There are certain categories of information that require your explicit consent. These categories include information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation and/or information relating to criminal convictions/offences.

Where I/We may have provided information of this nature, I/We consent to its storage and use in relation to this application.

I/We may withdraw this consent at any time.

Ist Applicant
Date

2nd Applicant
Date

9. APPLICANT SIGNATURE/AUTHORISATION

By signing the below I/we give and make the agreements, declarations, acknowledgements and authorisations in sections 1-6 (inclusive).

Ist Applicant
Date

2nd Applicant
Date

EBS d.a.c. is registered in Ireland, no. 500748.
EBS d.a.c. has its registered office at 10 Molesworth Street, Dublin 2, D02 R126.
EBS d.a.c. is regulated by the Central Bank of Ireland.

EBS CERTIFICATE OF INCOME (APPLICANT 1)

Private and Confidential

The information received will be treated as confidential and only for use by EBS d.a.c. and its subsidiaries. Please complete in Block capitals and use black pen to complete. On completion, please give this Certificate to your employee who should then include it with their Loan application.

Name of Employee

PPS:

Job Description

Name of Company/Organisation

Business Registered Address

Location/Address of Employment

Does the employee's current role allow for remote working Yes No

Date Employment Commenced

Is Employment Permanent Contract

If Contract, term of contract Expiry Date

Is Employment full time/part time

Currently on Probation Yes No Date Probation Ends

Currency of Salary EUR GBP USD Other (please specify)

| | Current | Guaranteed | |
|---------------------------|----------------------|------------------------------|-----------------------------|
| Annual Basic | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Car Allowance | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Shift Allowance | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Overtime Actual/Estimated | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Bonus | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Commission | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Other (please specify) | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Where non guaranteed income is part of remuneration structure please complete the below table.

| | Last Year | 2 Years Ago | 3 Years Ago |
|------------------------------------|------------------------|------------------------|------------------------|
| Annual Total Guaranteed Income | € <input type="text"/> | € <input type="text"/> | € <input type="text"/> |
| Annual Total non-Guaranteed Income | € <input type="text"/> | € <input type="text"/> | € <input type="text"/> |

*If the income is performance related, made up of any non-basic (e.g. shift /overtime etc.) or contract income, we require 3 years most recent statement of earnings from the employee e.g. Employment Detail Summary (formerly P60).

Payment Frequency

Is Employee Subject to Salary Scale Yes No If YES Please State Maximum €

Is Employment Pensionable? Yes No Monthly Pension/Levy Deduction €

Company Stamp

Signature

I certify that the above information is correct.

BLOCK CAPITALS

Phone Number

Extension

Position Held

Date Signed

If company stamp is not available please provide a short letter on official company headed paper confirming no company stamp available and salary cert details are correct. Both letter and salary cert should be signed by the same individual.



EBS CERTIFICATE OF INCOME (APPLICANT 2)

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Name of Employee

PPS:

Job Description

Name of Company/Organisation

Business Registered Address

Location/Address of Employment

Does the employee's current role allow for remote working Yes No

Date Employment Commenced

Is Employment Permanent Contract

If Contract, term of contract Expiry Date

Is Employment full time/part time

Currently on Probation Yes No Date Probation Ends

Currency of Salary EUR GBP USD Other (please specify)

| | Current | Guaranteed | |
|---------------------------|----------------------|------------------------------|-----------------------------|
| Annual Basic | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Car Allowance | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Shift Allowance | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Overtime Actual/Estimated | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Bonus | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Annual Commission | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Other (please specify) | <input type="text"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Where non guaranteed income is part of remuneration structure please complete the below table.

| | Last Year | 2 Years Ago | 3 Years Ago |
|------------------------------------|------------------------|------------------------|------------------------|
| Annual Total Guaranteed Income | € <input type="text"/> | € <input type="text"/> | € <input type="text"/> |
| Annual Total non-Guaranteed Income | € <input type="text"/> | € <input type="text"/> | € <input type="text"/> |

*If the income is performance related, made up of any non-basic (e.g. shift /overtime etc.) or contract income, we require 3 years most recent statement of earnings from the employee e.g. Employment Detail Summary (formerly P60).

Payment Frequency

Is Employee Subject to Salary Scale Yes No If YES Please State Maximum €

Is Employment Pensionable? Yes No Monthly Pension/Levy Deduction €

Company Stamp

Signature

I certify that the above information is correct.

BLOCK CAPITALS

Phone Number

Extension

Position Held

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