

Your Mortgage Application



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 (3 months if you are switching your mortgage to EBS) most recent current account statements	<input type="checkbox"/>	<input type="checkbox"/>
• 6 months most recent statements for any of the following:		
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"/>
• 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 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 (IRB)	<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 3 (2 if you are switching your mortgage to EBS) most recent Revenue acknowledged Forms 11	<input type="checkbox"/>	<input type="checkbox"/>
• 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) 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"/>
• Your most recent statement of earnings e.g. Employment Detail Summary (formerly P60) to confirm your earnings history (This is not required if you are switching your mortgage to EBS).	<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 (formerly P60) 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.**

- 3 years (2 years if you are switching your mortgage to EBS) audited accounts or trading accounts certified by your accountant ☐ ☐
- To confirm your declared income please send us the following Revenue documents:
 - o your 3 (2 if you are switching your mortgage to EBS) most recent Revenue acknowledged Forms 11
- Confirmation of tax position from your accountant or ROS Charges & Payments Statement ☐ ☐
- Minimum 6 months (3 months if you are switching your mortgage to EBS) recent current account bank statements for the business accounts ☐ ☐
- We require minimum 6 months most recent statements for any borrowings for the business accounts ☐ ☐

Rental Income**1st App.****2nd App.**

- If you are in receipt of rental income from another property we require your 3 most recent Revenue acknowledged Forms 11 ☐ ☐
- If you will be in receipt of rental income arising from this application please advise us of the amount ☐ ☐

Self-Build Properties:

- For Self- Build proposals - To enable us to provide you with a credit decision, we require the following details:
 - o Value of site ☐
 - o Size of property ☐
 - o Site Address ☐
 - o Build cost ☐

Further details and documentary evidence will be required prior to loan offer and will be detailed 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**

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
Previous Employment Details (If current employment is for less than 3 years)	<input type="text"/>	<input type="text"/>
Length of Service in Previous Employment	<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

1. INCOME

Salary/Wage

	1st Applicant	2nd Applicant
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 Mortgage 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 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.

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.

EBS can only facilitate two non-euro currencies per mortgage application.

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"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Child Care	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>			
Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>			
Life Assurance	<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	Is this Life Assurance mandatory? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Other	<input type="text"/>	<input type="text"/>	Give Details	<input type="text"/>			

*Please enclose a recent loan statement.

If you intend to use this mortgage 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.

3. DETAILS OF PROPERTIES OWNED

Property Address	Intended Use	Rental Income	Market Value	Mortgage Balance	Financial Institution	Refinancing	Term Remaining
<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"/>	<input type="text"/>
<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"/>	<input type="text"/>
<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"/>	<input type="text"/>

4. SAVINGS

1st App.	2nd App.	Institution	Type of Account			Date Opened	Current Balance
			Savings	Current	Investment		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	€ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	€ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	€ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	€ <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	€ <input type="text"/>

D. LOAN DETAILS

LOAN TYPE (please tick one)

Repayment/Annuity ☐

RATE TYPE (please tick one)

Variable ☐

Fixed ☐

(if selecting fixed rate, please complete a Home Loan Interest Rate Application form)

Do you require an Interest Only Facility? (Self Build Applications only)

Yes ☐ No ☐

Do you intend renting out a room(s) Yes ☐ No ☐

Rental Income €

D. LOAN DETAILS cont.

LOAN PURPOSE:

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

* You are a First Time Buyer if you:

- and anyone else applying with you have never borrowed for a property anywhere before;
- have borrowed as a first time borrower for a family home before as part of a couple, but you no longer have an interest in that property yourself because your marriage, civil partnership or relationship has ended, and you have no other mortgage loans (this is called a "Fresh Start");
- have been declared insolvent or bankrupt and no longer have an interest in any property (this is called a "Fresh Start");
- are switching a mortgage for a first family home in the Republic of Ireland to us and you are borrowing more money;
- have a first family home with no mortgage and you want to borrow money against the value of this home.

Home Purchase? Yes ☐ No ☐ Refinance? Yes ☐ No ☐

Private House Construction? Yes ☐ No ☐ Site Purchase? Yes ☐ No ☐

Loan Amount Required €

Term of Loan Years

Split Loan Option		Amount	Loan Term	Variable	or	Fixed Rate	Fixed Term
If you would like to split your loan	Part 1	€ <input type="text"/>	Yrs <input type="text"/>	<input type="text"/>		<input type="text"/>	Yrs <input type="text"/>
please fill in the following details	Part 2	€ <input type="text"/>	Yrs <input type="text"/>	<input type="text"/>		<input type="text"/>	Yrs <input type="text"/>

Date Cheque Required? / /

Stage Payments Required Yes ☐ No ☐

Cost of House Purchase €

Cost of Site Purchase €

Cost of Construction or Renovations €

Stamp Duty €

Your own Contribution

Savings €

Equity from another property €

Gift €

Other (please give details below) €

Details

Deposit

How are you funding your deposit? Personal Savings ☐ From the Sale of Existing Property ☐

Other Loan ☐

If other loan please give details and provider

Refinancing (if applicable)

Year Purchased

Purchase Price €

Purpose of Loan

Current Market Value €

Before selecting from the following rate and repayment options, please read the warnings set out in the 'Declarations, Authorisations and Consents' sections.

E. PROPERTY DETAILS

Address

Type

Apartment ☐ Bungalow ☐ Detached ☐
Duplex ☐ Flat ☐ Semi-det ☐
Terraced ☐ Studio Apartment ☐ One bedroom ☐
(valued over €275,000) property

Please note: We do not lend for the purpose of buying bedsits.

Number of Bedrooms

Is vacant possession obtained/being obtained? Yes ☐ No ☐

Primary Residence ☐ or Secondary Residence ☐

Freehold ☐ or Leasehold ☐

VALUATION

Who can our valuer contact to arrange to inspect the property?

Name

Telephone

Address

(NEW HOUSES ONLY)

Is the property covered under Homebond or Premier Guarantee Scheme?

Yes

☐

No

☐

If no, please give details of the supervising architect/engineer

Name

Qualification

Name

Qualification

Address

Please give us your Builder details

Expected Completion Date

/

/

F. SOLICITORS DETAILS

Please note that your solicitor must carry current professional indemnity cover.

Company Name		Solicitor's Name	
Address			
Telephone	Fax		Email

G. CREDIT HISTORY

Have you:	App 1		App 2	
Been declared bankrupt or insolvent?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Had a court order registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Made an agreement with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Had any action pending against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

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 AIB 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 to your solicitor, 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 will be payable by you in respect of the following, where applicable: Registry of Deeds/Land Registry searches; execution of a vacate/release; alterations to title; or release of deeds on accountable trust receipt.

7. CONSENT UNDER CONSUMER CREDIT ACT 1995

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

1st Applicant

2nd Applicant

Date

Date

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

1st Applicant

2nd Applicant

Date

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.

1st Applicant

2nd Applicant

Date

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).

1st Applicant

2nd Applicant

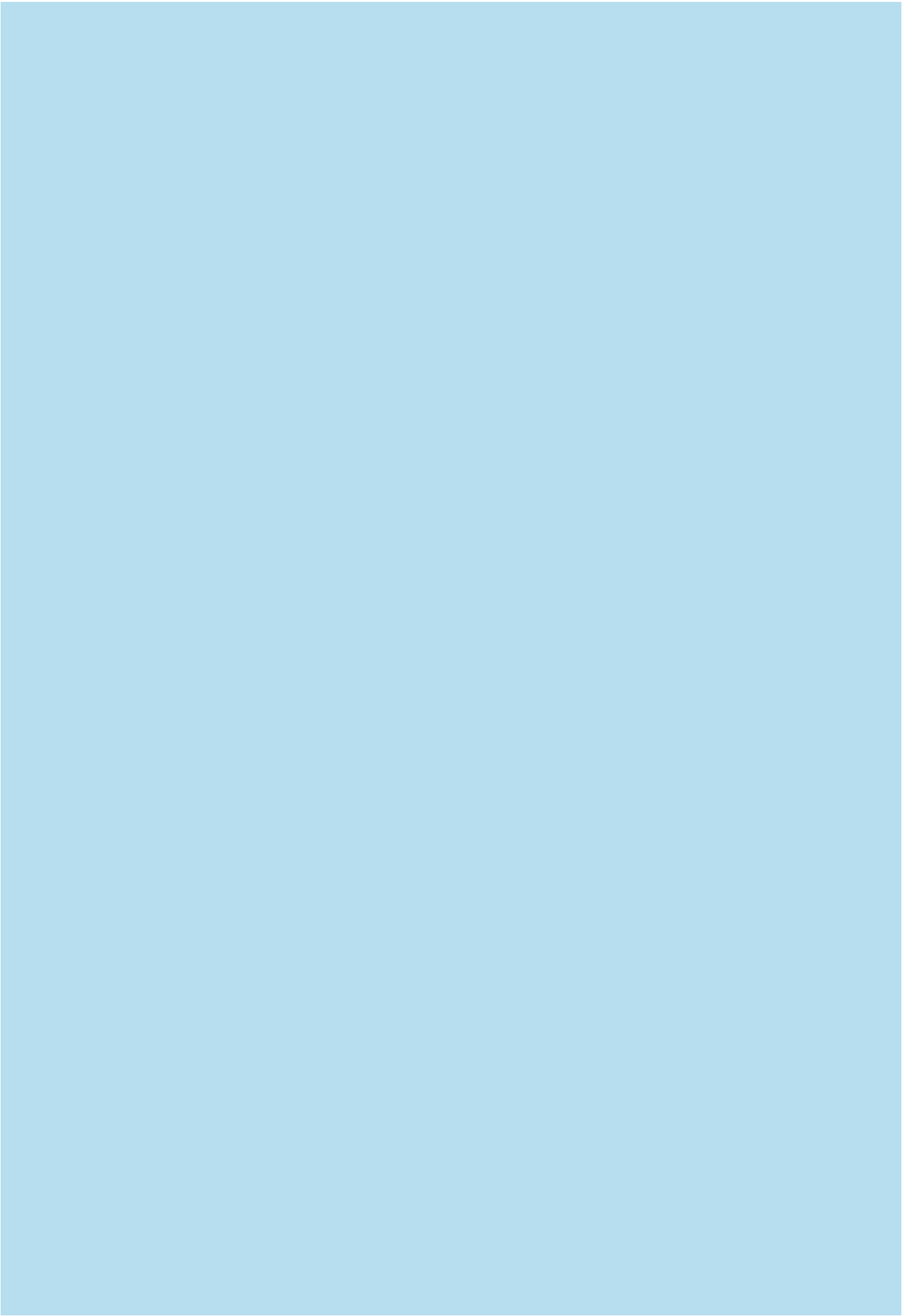
Date

Date

EBS d.a.c. is registered in Ireland, no. 500748.

EBS d.a.c. and 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 <input type="checkbox"/>	No <input type="checkbox"/>	
Date Employment Commenced			
Is Employment	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	
If Contract, term of contract		Expiry Date	
Is Employment full time/part time			
Currently on Probation	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date Probation Ends
Currency of Salary	EUR <input type="checkbox"/>	GBP <input type="checkbox"/>	USD <input type="checkbox"/>
	Other (please specify)		

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

*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 <input type="checkbox"/>	No <input type="checkbox"/>	If YES Please State Maximum €
Is Employment Pensionable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	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)

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 <input type="checkbox"/>	No <input type="checkbox"/>	
Date Employment Commenced			
Is Employment	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	
If Contract, term of contract		Expiry Date	
Is Employment full time/part time			
Currently on Probation	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date Probation Ends
Currency of Salary	EUR <input type="checkbox"/>	GBP <input type="checkbox"/>	USD <input type="checkbox"/>
	Other (please specify)		

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

*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 <input type="checkbox"/>	No <input type="checkbox"/>	If YES Please State Maximum €
Is Employment Pensionable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Monthly Pension/Levy Deduction €

Company Stamp	Signature	
	I certify that the above information is correct.	
	BLOCK CAPITALS	
	Phone Number	
	Extension	
	Position Held	
	Date Signed	

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