

Loan Account No.

16/05/2002

EBS Office

09:55:32 AM

EBS Office Stamp

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Please complete in BLOCK CAPITALS and tick appropriate boxes

	Customer 1	Customer 2
<b>Personal Details</b>		
Title (Mr., Mrs., Ms., etc)	<input type="text"/>	<input type="text"/>
First Names (s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Postal Address	<input type="text"/>	<input type="text"/>
Home Phone No.	<input type="text"/>	<input type="text"/>
I can be contacted by telephone during normal business hours at	<input type="text"/>	<input type="text"/>
E-mail Address	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Marital Status <small>(Married, Single, Separated, Divorced etc.)</small>	<input type="text"/>	<input type="text"/>
Full Name of Spouse <small>(where spouse is NOT a joint borrower)</small>	<input type="text"/>	<input type="text"/>
Date of Marriage	<input type="text"/>	<input type="text"/>
Has there been any change in your marital status since you took out your Homeloan with EBS?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
If Yes, what was your Marital Status at that time? <small>(Married, Single, Separated, Divorced etc.)</small>	<input type="text"/>	<input type="text"/>
No. of Dependents	<input type="text"/>	<input type="text"/>

**Guidance Notes**

All correspondence will be sent to first customer's address

These questions are required for preparation of Family Home Declaration form which is a legal requirement

<b>Occupation</b>		
Occupation	<input type="text"/>	<input type="text"/>
Employer/Company Name	<input type="text"/>	<input type="text"/>
Self-Employed	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Employment Status <small>(Permanent, Fixed Term Contract, Temporary or not Employed)</small>	<input type="text"/>	<input type="text"/>
Employment Sector <small>(eg. Agriculture, Banking, Civil Service, Technology etc)</small>	<input type="text"/>	<input type="text"/>
Employer/Company Address	<input type="text"/>	<input type="text"/>
Size of Firm <small>(less than 20, 20 - 100, 100 - 500, 500+)</small>	<input type="text"/>	<input type="text"/>
No. Years' Service	<input type="text"/>	<input type="text"/>

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**Guidance Notes**

*All figures quoted should be gross earnings per annum*

*Please exclude:  
- credit card payments where the balance is cleared monthly*

*For fixed rate loans, separate fixed rate application form must be completed*

*Interest rates increase and decrease with changes in market rates*

**Income**

Basic Annual Salary



Overtime



Bonus/Commission



Rental



Other Annual Income -  
Please give details:



**Financial Commitments**

	Please indicate to whom the commitment applies		Paid to (Name of Bank etc.)	Monthly Payment	Balance Outstanding
	Customer 1	Customer 2			
Personal Loans	<input type="checkbox"/>	<input type="checkbox"/>			
Car Loans	<input type="checkbox"/>	<input type="checkbox"/>			
Life Assurance	<input type="checkbox"/>	<input type="checkbox"/>			
Hire Purchase	<input type="checkbox"/>	<input type="checkbox"/>			
Child Care	<input type="checkbox"/>	<input type="checkbox"/>			
Maintenance	<input type="checkbox"/>	<input type="checkbox"/>			
Credit Cards	<input type="checkbox"/>	<input type="checkbox"/>			
Cars (1,2,3 etc)	<input type="checkbox"/>	<input type="checkbox"/>			
Do you smoke?	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>			
Other - Please give details:	<input type="checkbox"/>	<input type="checkbox"/>			

**Loan**

Amount of loan required

Term of Loan

 yrs

Interest Type

Variable Rate  Fixed Rate  Years

Purpose of loan:

Loan to be paid to

EBS Account  **OR** Personal Cheque

If Yes, A/c No.

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Under the Consumer Credit Act 1995, a Mortgage Protection (Life Assurance) policy is required for all housing loans.

Would you like EBS to arrange this for you

Yes  No

At which EBS Office do you wish to complete the loan documentation?

**Contacting Me/Us**

I/We consent to you, EBS, contacting me/us at my/our place of employment. Approval of this loan is not dependent on this authorisation.

1st Signature

2nd Signature

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## Property

Property 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/Bye Law approval or need to comply with Building Regulations?

Yes  No

If "Yes", please give details

Is the property a family home? (A Family Home is a property in which a married couple live together)

Yes  No

If NO please answer the following question :

Is the property your main residence ? -

Yes  No

If NO please answer the following questions :

(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 yourself/selves 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

### Valuation Fee

In certain circumstances, an independent valuation report may be necessary, depending on the date and valuation on the original report on the property. If required, a fee (min fee €50, max €127) plus travel expenses will apply. The fee will be refunded if your loan application is unsuccessful. EBS will forward a copy of the independent valuation report to you for your records.

## Payment Protection

We recommend that you avail of this cover which provides excellent protection if you cannot meet your monthly payments due to accident, illness or redundancy. Please read the enclosed Accident, Illness and Redundancy Insurance leaflet for full details of this facility ( which is available to both employed and self-employed customers) and to check who is eligible .

Do you want us to arrange Payment Protection cover for you? Yes  No

If YES, complete the following:

Do you require single or joint cover?

Single  Joint

If you require single cover only and the loan application is in joint names, please indicate which customer is to be covered

Cover Option

Monthly Repayment

Monthly Repayment +10%

Monthly Repayment +20%

Monthly Repayment +30%

*If cover amount is not specified, then the monthly repayment amount will be automatically selected*

I/We hereby declare that I/We meet the eligibility criteria stated in the EBS Accident, Illness and Redundancy Insurance leaflet and that I/We wish to be covered under this insurance scheme

1st Signature

Date

2nd Signature

Date

*Only sign if you wish to avail of Payment Protection Cover*

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### Securitisation

EBS may decide to securitise a portion of its residential mortgage book from time to time. Securitisation is a process whereby the lender groups together a number of mortgages and uses them to raise long term finance by transferring, or securing in some other form, the benefit of those mortgages (together with all related security including any insurance and assurance policies) to investors. This process releases new funds tied up in existing mortgages which can be used to finance new mortgage loans. The relationship between the lender and the borrower remains the same and borrowers retain membership of the Society. EBS continues to administer the loan, including the setting of interest rates and the collection of arrears, based on the same policy for all loans, subject to the terms and conditions of such a scheme.

I/We hereby confirm that we understand that EBS may at any time securitise the mortgage and all associated rights and interests (including the loan, the related insurance and assurances and any other security) on such terms as EBS may think fit, with or without any notice to the undersigned or any other person.

I/We hereby authorise the disclosure by EBS of any personal data, or other information relating to the loan, to any Credit Information Agency or any other person participating in any way in a securitisation scheme including any credit rating agency.

Do Consent

OR

Do Not Consent

1st Signature



2nd Signature



### Declarations

I/We

- (1) apply for a loan subject to the rules of the EBS to be secured on the property above;
- (2) declare that the above information is true
- (3) agree that you may contact my/our employers (or auditors in the case of self-employed) in connection with the attached income certificates and will notify the EBS of any variation or modification in the information given in this application and accept that the EBS reserves the right to restrict, amend, reduce or withdraw any loan offer made on the basis of this application;
- (4) agree that you may contact any existing or previous lenders for information and
- (5) Data Protection Consent

I/We hereby authorise EBS to disclose to any credit bureau or, in connection with a Transfer, to disclose to the Transferee or their representatives, or to any person proposing to participate in, promote or underwrite or manage any Transfer and to every person to whom EBS is contractually obliged to make such disclosure (each, a "Third Party"), personal data and details of my/our Mortgage including, without prejudice to the generality of the foregoing, details of the amount advanced by or outstanding to EBS and such other information and documentation in EBS' possession or control in relation to me/us or my / our Mortgage. This authority shall constitute a consent to the disclosure by EBS or any Third Party and further processing by EBS or any Third Party of all such personal data and information for the purpose of administering the loan.

I/We recognise that EBS may from time to time disclose personal data about me/us to third parties for marketing or promotional purposes and I/we hereby permit EBS to make such disclosure and to further process such data and/or to permit any disclosee(s) to process such personal data for those purposes."

1st Signature

Date

2nd Signature

Date

Warning - Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it. The payment rates on this housing loan may be adjusted by EBS from time to time  
(Does not apply while the loan is at a fixed rate)

#

### Direct Debit

I/We authorise you until further notice in writing to charge to the account below unspecified amounts at the instance of EBS by Direct Debit

FROM: EBS ACCOUNT

OR FROM: BANK ACCOUNT

Name(s)

Name(s)

Account Number

Account Number

INTO: EBS LOAN ACCOUNT

Account Name(s)

Bank Sort Code

Account Number

Bank Name & Address

1st Signature

EBS O.I.N.

99 29 01

2nd Signature

Date

Banks may decline instructions for Direct Debit from certain types of account.