

Intermediary Mortgage Application Form

Application type

Residential Purchase

New Build

Buy to Let Purchase

Self Build

Residential Remortgage

Intermediary Guidance

4 ways to get applications through quicker

Following the four steps below will help us process your cases quickly, speed up completion and ensure prompt payment of your procuration fee. Rather than having us chase you for information (and interrupt your business), we thought it would help if we highlighted a few key pointers on how to make sure your applications are fully packaged.

1. Always send us fully completed application forms

This might seem obvious but giving us all that we need is important. You'll often have the missing information to hand – in many instances you'll know the answers off the top of your head. Below are some of the most common areas where there is missing or incorrect information:

- Full addresses for last three years
- Your name, company name and relevant CBI authorisation number
- The product your client wants
- Details of your client's credit/debit card or Ulster Bank current account
- Correctly signed application (Declaration Direct Debit Mandate)

2. Ensure all Third Party Applications are posted to:

Ulster Bank Ireland DAC
Broker Support Team
Block B Central Park
Leopardstown
Dublin 18

3. Always send the correct documents for credit assessment and identification checks

Documents required for identification checks

Identification

- A certified copy of current valid passport OR
- A certified copy of current full driving licence

Address

- A certified copy of a bank statement (please note we cannot accept Ulster Bank statements as proof of address) confirming the customer's name and current address – less than 6 months old OR
- A certified copy of a utility bill (preferably Electric or Gas bill and not mobile phone) or a credit card statement – confirming the customer's name and current address – less than 6 months old

Important KYC Documents, i.e. Identity and Address Verification Documents

Please ensure that each KYC document is certified with the words 'true copy of the original' and shows your company name and your full name (in BLOCK CAPITALS), together with your signature and the date. Documents carrying a photograph can be certified only if you met the customer face-to-face and should be certified with the words 'true likeness of applicant'.

PPSN/TRN

- A certified copy of PPSN / TRN documentation (e.g. Payslip, letter from the Revenue).

Best Practices

- Most recent statements must be no more than 5 weeks old from date of application submission to Mortgage Centre.
- All applicants must supply most recent payslips (3 payslips required for monthly paid salaries, 3 payslips required for fortnightly paid salaries and 4 payslips required for weekly paid salaries).
- If customer is paid in cash, please provide signed letter from company accountant on headed paper confirming applicant is paid in cash and confirming gross annual salary.
- If the term of the mortgage extends into retirement send evidence of income in retirement.

Self Employed

- latest 3 months' consecutive personal bank statements verifying expenditure and
- latest 3 months' consecutive business bank statements (If business account is not with the Bank) and
- Two years Certified accounts, signed by the accountant and customer
or Two years Audited accounts, signed by the accountant and customer
or Self-Certified accounts where accompanied by Balancing Statement from Revenue
or For Farmers, IFAC prepared accounts
- Tax Clearance Certificate or Signed Letter from Accountant on headed paper confirming Tax Affairs up to date.

Self Build Requirements

For all self builds we require –

Valid Planning Permission

Estimated completion date

M	M	Y	Y	Y	Y
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In addition if the build is builder led we require –

Fixed Price Contract – on headed paper

Builders' Personal Indemnity Insurance

If the build is Architect or Chartered Building Surveyor led we require –

Architects/Surveyors' costings to complete the build –
on headed paper

Estimates from all tradesmen

Architects' Personal Indemnity Insurance

4. If you have any questions about the information you need for any of your cases please give us a call before you submit them. Our dedicated Broker Team is here to help with every aspect of your business.

Further details can be found on www.ulsterbankintermediaries.ie

We welcome you to Ulster Bank Ireland DAC and thank you for choosing us. To help us decide whether we can provide you with a mortgage please answer all the questions on this form.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at ulsterbank.ie/privacy

Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank Ireland DAC, a member of The Royal Bank of Scotland Group ("RBS").

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.

Section 1 – Intermediary Information

CBI authorisation: Intermediary Company

Intermediary Address:

Intermediary Telephone No.

Email address:

Fax No.

Have you provided advice for this mortgage? Yes No

Are you charging a fee for arranging this Mortgage? Yes No

Amount of Your Mortgage fee

Please complete this form in BLOCK CAPITALS and in black ink. Mark option boxes with an 'X'.

Fields marked with * are mandatory and must be completed in full to enable swift completion of the application process.

Section 2 – Personal details – Complete in full using information as it appears on the photographic identification provided. Initials in place of full name are not acceptable.

2.1: Details about yourself.

APPLICANT

JOINT APPLICANT

First name*

Middle name*

Surname *

Are you known by any other name? Yes No

Please state any other Name you are known by (e.g alias name)

Other known – First name

Other known – Middle name(s)

Broker Code

Other known – Surname

Date of birth *

Age next birthday

Marital Status

Sex M F

Country of nationality*

Country of residence*

Are you a tax resident in Ireland? Yes No

If yes, please provide your PPSN*

If not, in which country are you a Tax Resident?

APPLICANT

JOINT APPLICANT

Please provide your Primary Tax Reference number* **APPLICANT**

JOINT APPLICANT

Have you ever been subject to Court Judgements, Defaults or Repossession? Yes No

Number of dependants (if applicable)

Current age of dependants

Have there been any material changes to your circumstances since your account details were last updated? Yes No

*If you completed 'Yes', please advise the mortgage broker.

2.2: Your income and occupation details.

Is any of your income/assets being used to support the repayment of this mortgage sourced from a currency other than euro or are you resident in a foreign country?* Yes No

If Yes, which currency?

If Yes, which country?

Note
If the currencies/countries above differ, **only one** can be used for the purposes of monitoring exchange rate fluctuations. Ask the customer(s) to choose which they would like to monitor? (select one box only)

Applicant 1 Income currency Country of Residence N/A or Not relevant

Applicant 2 Income currency Country of Residence

For Further Advance only

Where your mortgage was taken after 21st March 2016 and where we identified at that time that your loan was in currency different from either:

- the currency of the income or assets you intend to use to repay the mortgage or
- the currency of the Country in which you are resident, we were obliged to write to you to notify you of certain fluctuations in the value of the currency. As the currency is no longer different you will no longer receive notice of fluctuations.

Please tick to confirm you are aware of this change

Occupation*

Are you in pensionable employment Yes No Yes No

To be completed if you are in salaried or wage-earning employment

Employer's name

Employer's address

Length of service

If less than 12 months, state:

Previous employer

Previous occupation

Length of service

To be completed if you are self-employed, a share-holding company director or a partner in a firm

Nature of business*

Length of time under your control

Length of time established

Income details

Source and nature of gross income*:

Salary/drawings

Guaranteed overtime/commission

Other (e.g. allowances/investment)

2.3: Your commitments and savings details.

Regular monthly commitments (e.g. life assurance premiums, other loans, maintenance, hire purchase)

Nature	Outstanding Debt	€ per month	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Savings and investments

Ulster Bank savings Other

Non-Ulster Bank savings Other

Investments Other

Other (please specify in boxes below)

2.4: Your existing property/address.

Applicant address*

Address entry date*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

please provide details of all previous addresses over last 3 year period including address entry dates

Address entry date*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Joint Applicant address*

Address entry date*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

please provide details of all previous addresses over last 3 year period including address entry dates

Address entry date*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please add any additional previous addresses and entry dates on the blank sheet at the back of the application form.

Please indicate the telephone number at which you can be contacted*

Applicant (home)

Joint applicant (home)

Applicant (business)

Joint applicant (business)

Applicant (mobile)

Joint applicant (mobile)

Applicant Email address

Joint applicant Email address

Selling price if applicable

Completion date:

Are you: The owner A tenant other*

*If other, please give brief details

Existing mortgages (name and address of lenders)

Name

Address

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Mortgage reference/roll no

Amount outstanding

Broker Code

Name

Address

Mortgage reference/roll no Amount outstanding

2.5: Your mortgage requirements

Amount of loan

Repayment period

Type of interest rate required:

Fixed interest rate (repayment will remain unchanged for the fixed rate period) Yes No

Fixed Rate period in years

Variable interest rate (repayments may increase/decrease) Yes No

Mortgage Protection is mandatory under legislation in most circumstances. You do not need to get Mortgage Protection through Ulster Bank.

Do you know of any existing or foreseeable future events that will impact your ability to repay the debt? Yes No

*If you completed 'Yes', please advise details in boxes below.

Do you understand how mortgage interest and charges work? Yes No

Have you previously held a mortgage facility? Yes No

2.6: Details of your bank.

Name of bank

IBAN

BIC

Sort code - -

Name of branch

Account number

Account duration

Section 3 – Suitability statement

3.1: Completion of Suitability Statement.

A Suitability Statement now requires to be completed. This is a separate document which will set out the reasons why the product(s) you have chosen is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Please mark this box with a cross to confirm you have read and understood this requirement.

This section is to be completed only when Section 3 – Suitability Statement above and the separate Suitability Statement have been completed and the customer has agreed to proceed.

Section 4 – Mortgage application details

4.1: The property to be mortgaged.

Address

Please advise whether the title is: Freehold Leasehold Years unexpired on lease

Annual ground rent

Approximate year of construction

If the property is under 10 years old or in the course of construction, will it have the benefit of:

- I. Premier Guarantee (initial certificate) or Homebound Scheme Certificate (HB47)
- II. Certificate from a registered architect or chartered building surveyor with suitable current professional Indemnity Insurance*

*If you completed II: Please give full details of the person who supervised construction or will be doing so

Name

Address

Qualifications

Are stage payments required? Yes No

House Bungalow Flat – purpose built Flat – converted
 Detached Semi-detached Terraced/linked Other (please specify)

Approx size of plot if more than one acre

Number of:
 Reception rooms Bedrooms Kitchens Bathrooms Garages Outbuildings

<p>If you are purchasing:</p> <p>Purchase price (excluding the value of any furnishing) <input type="text"/></p> <p>Current market value of site (self builds) <input type="text"/></p> <p>Total cost of construction <input type="text"/></p> <p>Estimated value <input type="text"/></p> <p>Completion date <input type="text"/></p> <p>Selling agents (name) <input type="text"/></p> <p>Telephone No. <input type="text"/></p>	<p>Remortgages:</p> <p>Date of purchase <input type="text"/></p> <p>Original purchase price <input type="text"/></p> <p>Original mortgage amount (excluding improvements cost) <input type="text"/></p> <p>Present mortgage balance <input type="text"/></p> <p>Estimated house value now <input type="text"/></p>
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Unfinished properties

Please advise the name and address of the builder Name

Estimated date of completion Address

Use of property:

Will the property be used solely as your main family residence? Yes No

If no, please give full details with your application.

Letting: Is any part of the property currently let or to be let in the future?
(Under the terms of the mortgage the lender's consent is required if property is to be let).

If this is a term of the mortgage, it will be included in the letter of offer. Yes No

Other borrowing:

If this property is let or being bought to be let, then due to the restrictions contained in the Solicitors (Professional Practice, Conduct and Discipline – Commercial Property Transactions) Regulations 2010, your solicitor is prohibited from providing a solicitor's undertaking to us. We will therefore be required to obtain our own legal representation to register the Security. You will be liable for all fees, VAT and outlay incurred by us in registering the Security, which will need to be paid before drawdown. You will be notified of these in advance. Please note though that the outlays payable would be those ordinarily paid to your own solicitor had ours not been involved. Please tick the box to confirm your understanding.

Do you intend to borrow any other money on the security of the property to be mortgaged? Yes No

If yes, please advise:

Name of lender

Purpose of loan*

Amount of loan Monthly repayment

4.2: Details of your solicitors

Please note: the services of a solicitor in current private practice are required in all cases for completion of the legal formalities

Name of firm

Solicitor acting

Address

Telephone Number

Email address

Section 5 – Your fees payment (if applicable) Method of payment

Debit my Ulster Bank current account (complete section 5.1) Please note: American Express cannot be used.

5.1: If payment from your Ulster Bank current account: I authorise Ulster Bank to debit my account.

Name(s) of account holders

IBAN

BIC

Account number Sort code - -

If you wish to pay fees using an alternative method than those outlined above please speak to a member of staff.

How we will use and share your information

(a) The Central Credit Register, credit reference and fraud prevention agencies

We may request information about you from the Central Credit register and credit reference agencies to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. They may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

Further information about the Central Credit Register and credit reference agencies and how they use personal information, can be obtained from the Central Credit Register (www.centralcreditregister.ie) and the Irish Credit Bureau (www.icb.ie).

You can review the ICB Fair Processing Notice, which is available at www.icb.ie/pdf/FairProcessingNotice.pdf

Application decisions may be taken based on solely automated checks of information from the Central Credit Register, credit reference agencies and internal RBS records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at ulsterbank.ie/privacy or contact us at the following numbers:

1800 283062 – Opening hours are Mon to Sun 08.00–22.00, from abroad 003531 804 7475; lines are open 24/7. In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When the Central Credit Register, credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

(b) With other RBS companies

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and to assess your suitability for our products.

If your application is declined normally keep your information for up to 7 years, but we may keep it for longer if required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

(c) With other third parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to the Office of the Revenue Commissioners. The Office of the Revenue Commissioners may exchange this information with other countries' tax authorities.

Confirming your agreement

By continuing with this application, you confirm that you have read and understood how we may use your information in the ways described above and are happy to proceed.

Marketing information

If you agree, we would like to keep you informed about products, services and offers that we believe may be of interest to you. Please let us know how you would like to be informed:

	Principal Applicant	Joint Applicant
Letter	<input type="checkbox"/>	<input type="checkbox"/>
Phone	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>
Text	<input type="checkbox"/>	<input type="checkbox"/>

We will not share your information with third parties for their own marketing purposes.

Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

Reference to 'Lender' means Ulster Bank Ireland DAC.

WARNING: YOU MUST ENSURE THAT ALL INFORMATION YOU PROVIDE IN CONNECTION WITH THIS MORTGAGE APPLICATION IS UP TO DATE, TRUE, ACCURATE AND COMPLETE. SUCH INFORMATION IS REQUIRED FOR CREDIT ASSESSMENT PURPOSES AND IF YOU FAIL TO PROVIDE ALL THE NECESSARY INFORMATION AND REQUIRED CORROBORATION TO ENABLE US TO CARRY OUT A FULL CREDIT ASSESSMENT WE CANNOT GRANT ANY CREDIT TO YOU.

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

If you choose a variable interest rate loan:

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

If you choose a fixed rate mortgage:

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

If you choose a debt consolidation mortgage:

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

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.

Early surrender of an investment insurance/assurance policy may result in a return which would be less than the sum of the premiums paid and other charges.

Ulster Bank Ireland DAC is required under section 13 of the Housing (Miscellaneous Provisions) Act, 2002 to provide to the Minister for the Environment and Local Government such information as the Minister may, from time to time, specify. However, this information shall not include information that identifies a Borrower and, in particular, shall not include the name, date of birth or address of a borrower.

Fees payment

By signing this form you are agreeing that any fees you need to pay are detailed in our Tariff of Mortgage Charges leaflet, and that on approval of your mortgage we will debit the amount from the preferred method of payment that you have specified in your mortgage application. You can choose to change this method at any time prior to payment by contacting your branch. Fees are non-refundable where Ulster Bank Ireland DAC has issued a loan offer and you decide not to proceed with the mortgage.

Consumer Credit Act

In connection with the making, implementing and enforcing of any housing loan or mortgage, Ulster Bank Ireland DAC may find it desirable to send a written communication to a member of your family or to visit or telephone you, at your place of employment, a member of your family or your employer.

I/We hereby consent and agree that Ulster Bank Ireland DAC, its servants or agents may visit or telephone me/us at my/our place of employment or, my/our employer or any member of my/our family and I/we hereby give my/our consent for the purposes of Section 46 of the Consumer Credit Act 1995.

If you don't want to give your consent to this, please place a cross in this box.



I/We declare that

1. I/We have disclosed all information within my/our knowledge, which is relevant for an application for finance.
2. The information given in this application is true to the best of my/our knowledge and belief. If Ulster Bank Ireland DAC ("the Company") accepts this application and loan approval is given, I/We agree that this application and declaration shall form part of the loan contract between me/us and the Company as if all terms and conditions, declaration and consents contained herein were incorporated into such contract in full.
3. I am/We are 18 years of age and over.
4. I/We will pay any insurance charges necessarily incurred by the Company.
5. The rate of interest will be that which the Company is charging on the date on which the funds release is issued and subsequently the rate may vary within the terms of the mortgage.
6. I/We will not let the property without the Company's prior consent in writing (applicable to home loans only).
7. No responsibility will be accepted by the Company for the condition of the property.
8. I/We acknowledge that by this loan application form I/we have been informed by the Company in writing that any insurance which the Company requires to be effected or maintained on the property may be effected by me/us with any insurer in the joint names of the Company and myself/ourselves and with any agency or intermediary of our choice.
9. I/We hereby authorise the disclosure by the Company of any personal data or information, including credit references, relating to any transaction between me/us and the Company or any subsidiary of the Company to any credit reference or any person who proposes to take a transfer of the mortgage or to any credit rating agency for the purpose of assigning an investment credit rating to an issue of mortgage backed securities.
10. I/We acknowledge that the Company and/or credit reference agency are permitted to disclose any material misstatement of fact contained in the application for financial accommodation to its members and relevant bodies.
11. I/We acknowledge that any communication in relation to the Loan to any person whom the Company may believe to be in occupation of the property will not be in breach of any duty of confidentiality, which the Company may owe to me/us.
12. I/We acknowledge that Ulster Bank Ireland DAC reserves the right to seek verification of any information contained in this application form or any accompanying documentation from any person.

13. I/We, in accordance with the Criminal Justice Act 1994, shall when requested by the Company produce such evidence as the Company may require to verify my/our identities, or the identity of any third party for whom I/we are acting. I/we hereby authorise the Company to make and retain copies of all materials, in accordance with the Criminal Justice Act 1994. Where adequate identification has not been produced I/we understand that the Company may not issue my/our funds release.
14. I/We authorise the Mortgage Intermediary as noted in the within application to process and retain data provided by me/us in respect of this application and to disclose any information received by it from me/us to the company.

By signing this form you confirm that you have received the following:

- Ulster Bank Terms of Business
- Ulster Bank Privacy Notice
- Ulster Bank Guide to Credit Scoring
- Ulster Bank Tariff of Mortgage Charges

Principal applicant signature		Date	D D M M Y Y Y Y
Joint applicant signature		Date	D D M M Y Y Y Y

A copy of this completed form is available on request.

Please return the completed form to your Mortgage Intermediary.

If you are a new customer to Ulster Bank Ireland DAC you must provide positive identification to prove who you are, e.g. current valid full passport or full driving licence bearing your photograph and signature. In addition we require separate verification of your permanent address before opening an account, e.g. utility bill, bank or building society statements (originals). If you are unable to provide any of the above, please speak to a member of staff.

We are always happy to deal with any queries, please write to: **Ulster Bank Ireland DAC, Broker Support Unit, PO Box 10467, Block B Central Park, Leopardstown, Dublin 18.**

Credit is available only to persons aged 18 or over and is subject to status and conditions. Security and insurance are required for mortgage loans.

Please read the following information carefully.

POINTS TO NOTE

To assist us in processing your application as quickly as possible, please bear in mind the following points:

1. Ensure the information you give is accurate.
2. If you are married and this application is for the purchase of, or is secured on your principal private residence, details of your spouse must be given and both of you must sign.
3. If you are applying for a joint mortgage, the partner with the higher income is considered to be the principal applicant.

GENERAL INFORMATION

VALUER'S REPORT

Valuations are carried out for the sole purpose of establishing the market value of the property and its suitability as security for the loan. It is for use by Ulster Bank Ireland DAC only and is not a structural survey of the property, nor does it assume or guarantee that the house is free from any structural defect. Ulster Bank Ireland DAC recommends that you arrange for an independent structural survey to be carried out. The valuation fee will be refunded where Ulster Bank Ireland DAC refuses a loan application. The fee is determined by the value of the property, as per the scale of valuation fees, details of which are available.

ARRANGEMENTS FOR REPAYING YOUR MORTGAGE LOAN

Your loan repayments to Ulster Bank Ireland DAC may be made by one of the following methods:

1. A direct debit on a financial institution within the State.
2. Internal transfer from an Ulster Bank Ireland DAC Account or an approved investment account with Ulster Bank Ireland DAC.

It is a condition of the loan offer that a valid direct debit mandate be provided by you to the Company prior to drawing down your funds. The direct debit mandate (including internal transfers) must be maintained throughout the life of the loan. Should the direct debit mandate be cancelled/closed, a new direct debit mandate must be set up.

Each monthly repayment is due on the anniversary of completion. Interest accrues on your mortgage from the date you receive your funds, and in the case of your first repayment the interest accrued from the date of release of the funds and the end of the month is payable on anniversary of completion.

Early surrender of an investment insurance/assurance policy may result in a return which would be less than the sum of the premiums paid and other charges.

Ulster Bank Ireland DAC is required under section 13 of the Housing (Miscellaneous Provisions) Act, 2002 to provide to the Minister for the Environment and Local Government such information as the Minister may, from time to time, specify. However, this information shall not include information that identifies a Borrower and, in particular, shall not include the name, date of birth or address of a borrower.

www.ulsterbank.com