



# Porting Application Form

Prior to completion of this form, Mortgage Intermediary should have requested and received the customer(s) mortgage information to ensure appropriate product is selected.

## How to complete the form

- 1 Provide Customer with AIB DPN and privacy notice
- 2 Complete all sections of this form fully
- 3 Both Broker and Customer to sign
- 4 Attach supporting documents and email to [broker.offers@aib.ie](mailto:broker.offers@aib.ie)

## Intermediary Details

Advisor Name

FCA Number

Intermediary Firm

Principal Name

Are you charging a broker fee for this mortgage?

☐ Yes ☐ No

Amount

Current AIB (NI) Mortgage A/C No.

## Conformation of sections to complete

Please note if loan to value (LTV) on new proposed property (when compared to current loan to value) is staying the same or reducing, you can complete the following sections: Section 1,2&2b, 3, 7, 8, 9(if applicable) and 10.

If the loan to value (LTV) is increasing or your customer is borrowing additional funds, please complete all sections.

## Section 1: Customer(s) Details (on completion)

|                                      | Customer 1                          | Customer 2                          |
|--------------------------------------|-------------------------------------|-------------------------------------|
| Miss, Ms, Etc.                       | <div></div>                         | <div></div>                         |
| First Name:                          | <div></div>                         | <div></div>                         |
| Middle Name:                         | <div></div>                         | <div></div>                         |
| Surname:                             | <div></div>                         | <div></div>                         |
| Previous Surname: (If applicable)    | <div></div>                         | <div></div>                         |
| Date of Birth                        | <div></div>                         | <div></div>                         |
| Country of Birth                     | <div></div>                         | <div></div>                         |
| Current Address (including postcode) | <div></div> <div></div> <div></div> | <div></div> <div></div> <div></div> |

**Customer 1****Customer 2**

Length of time at this address

 Years  Months Years  MonthsPrevious Address  
(if less than 3 years)  
  
  
  
  
  
Is your current address to be used as  
your correspondence?☐ Yes ☐ No☐ Yes ☐ No

If not, what is your correspondence?

  
  
  
  
  
  
Telephone Number: Preferred ☐Mobile Number: Preferred ☐Email Address: Preferred ☐**Residential Status**☐ Home Owner☐ Home Owner☐ Tenant☐ Tenant☐ Living with parents☐ Living with parents

Other

**Marital Status**☐ Married☐ Married☐ Civil Partnership☐ Civil Partnership☐ Single☐ Single☐ Cohabitant/Partner☐ Cohabitant/Partner**Number of Financial Dependents****Age of Dependents****Age of additional Dependents**

Dependent 1

Dependent 2

Dependent 3

Dependent 4

Dependent 5

## Section 2: Employment Details

**To be completed if customer(s) are employed.****Applicant 2**Employers Name Occupation Length of Service  Years  MonthsContracy Type ☐ Permanent ☐ Temporary ☐ Fixed Term

If less than 3 years, please give details of previous employment

Previous Employer Name

Length of Service with previous employer  Years  Months

End date (if fixed term or temporary contract)  /  /

Is customer currently on probation ☐ Yes ☐ No

If yes please confirm probation period remaining  Years  Months

Applicant 2

Employers Name

Occupation

Length of Service  Years  Months

Contracy Type ☐ Permanent ☐ Temporary ☐ Fixed Term

If less than 3 years, please give details of previous employment

Previous Employer Name

Length of Service with previous employer  Years  Months

End date (if fixed term or temporary contract)  /  /

Is customer currently on probation ☐ Yes ☐ No

If yes please confirm probation period remaining  Years  Months

Income

|  | Customer 1   | Customer 2   |
|--|--|--|
| Gross Annual Basic                       | <input type="text"/>                                     | <input type="text"/>                                     |
| Gross Annual Other(1)                    | <input type="text"/>                                     | <input type="text"/>                                     |
| Total Gross Annual                       | <input type="text"/>                                     | <input type="text"/>                                     |
| Net Monthly Basic                        | <input type="text"/>                                     | <input type="text"/>                                     |
| Net Monthly Other(1)                     | <input type="text"/>                                     | <input type="text"/>                                     |
| Total Net Monthly                        | <input type="text"/>                                     | <input type="text"/>                                     |
| Is customer(s) employed in the UK?       | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Is customer(s) income in Pound Sterling? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If no, please state currency             | <input type="text"/>                                     | <input type="text"/>                                     |
| Anticipated retirement age               | <input type="text"/>                                     | <input type="text"/>                                     |

If the mortgage is due to run past normal retirement, give details of sustainable income.

(1) Other income types consist of the following: Second or other employment, maintenance payments, benefits (Child Benefit, Lifetime DLA), Regular commissions/income from shares and investments, or 60% of property rental income. **Proof of other income type will be required. Please provide details of additional income in comments section at the end of this application form.**

| Customer 1           | Customer 2           |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |

## Section 2b: Self Employment Details

To be completed if customer(s) are self-employed, a shareholder company director or a partner in a firm.

|  | Customer 1  | Customer 2   |
|--|---|--|
| Nature of Business                     | <input type="text"/>  | <input type="text"/>                                     |
| Name of Business                       | <input type="text"/>  | <input type="text"/>                                     |
| Address of Business                    | <input type="text"/>  | <input type="text"/>                                     |
|  | <input type="text"/>  | <input type="text"/>                                     |
| Postcode                               | <input type="text"/>  | <input type="text"/>                                     |
| Status                                 | <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner | <input type="checkbox"/> Director/Shareholder            |
| Does customer own a share in business? | <input type="checkbox"/> Yes <input type="checkbox"/> No              | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| What is customer(s)% ownership?        | <input type="text"/>  | <input type="text"/>                                     |

### Current Income Details

|                        | Customer 1 |        |        | Customer 2 |        |        |
|------------------------|------------|--------|--------|------------|--------|--------|
|                        | Year 1     | Year 2 | Year 3 | Year 1     | Year 2 | Year 3 |
| Year                   | 202_       | 202_   | 202_   | 202_       | 202_   | 202_   |
| Net Profit Before Tax  |            |        |        |            |        |        |
| Directors Remuneration |            |        |        |            |        |        |

Are there any non-recurring items on your profit and loss account? ☐ Yes ☐ No ☐ Yes ☐ No

|                             | Customer 1           | Customer 2           |
|-----------------------------|----------------------|----------------------|
| If yes, please give details | <input type="text"/> | <input type="text"/> |
| Name of Accountancy Firm    | <input type="text"/> | <input type="text"/> |
| Address of Accountancy Firm | <input type="text"/> | <input type="text"/> |
|                             | <input type="text"/> | <input type="text"/> |
|                             | <input type="text"/> | <input type="text"/> |
| Postcode                    | <input type="text"/> | <input type="text"/> |
| Contact Name                | <input type="text"/> | <input type="text"/> |
| Email                       | <input type="text"/> | <input type="text"/> |
| Telephone Number            | <input type="text"/> | <input type="text"/> |

## Section 3: Financial Declaration

Have you ever been refused a mortgage; had a judgment against you or default for bad debt; been declared bankrupt; failed to repay rent, mortgage or hire purchase repayments or any other credit facility; had a conviction (other than a minor motoring conviction); or do you have a pending prosecution?

|                             | Customer 1           | Customer 2           |
|-----------------------------|----------------------|----------------------|
| If yes, please give details | <input type="text"/> | <input type="text"/> |

## Section 4: Present Bank Details

Please provide the bank details that your main source of income is credited to.

|                                       | Customer 1           | Customer 2           |
|---------------------------------------|----------------------|----------------------|
| Name of Bank/Building Society         | <input type="text"/> | <input type="text"/> |
| Address of your Bank/Building Society | <input type="text"/> | <input type="text"/> |
|                                       | <input type="text"/> | <input type="text"/> |
|                                       | <input type="text"/> | <input type="text"/> |
| Name of Account Holder                | <input type="text"/> | <input type="text"/> |
| Sort Code                             | <input type="text"/> | <input type="text"/> |
| Account Number                        | <input type="text"/> | <input type="text"/> |
| AIBB (NI) Details (If applicable)     | <input type="text"/> | <input type="text"/> |
| Sort Code                             | <input type="text"/> | <input type="text"/> |
| Account Number                        | <input type="text"/> | <input type="text"/> |

## Section 5: Assets and Liabilities

A. Non-Property Related Assets (e.g. Bank and Building Society Accounts).

| Description | Provider | Balance | Held By |
|-------------|----------|---------|---------|
|             |          |         |         |
|             |          |         |         |
|             |          |         |         |
|             |          |         |         |

B. Property Assets/Liabilities

| Description/<br>Address | Mortgage<br>Balance<br>Outstanding | Estimated<br>Current<br>Value | Repayment<br>Type<br>(Capital &<br>Interest or<br>Interest<br>Only) | Monthly<br>Payment | Gross<br>Monthly<br>Rent | Remaining<br>Term | If redeeming<br>Prior to<br>Completion,<br>how<br>clearing? <sup>(1)</sup> | Held by <sup>(2)</sup> |
|-------------------------|------------------------------------|-------------------------------|---|--------------------|--------------------------|-------------------|--|------------------------|
|                         |                                    |                               |   |                    |                          |                   |  |                        |
|                         |                                    |                               |   |                    |                          |                   |  |                        |
|                         |                                    |                               |   |                    |                          |                   |  |                        |
|                         |                                    |                               |   |                    |                          |                   |  |                        |
|                         |                                    |                               |   |                    |                          |                   |  |                        |
| Total                   |                                    |                               |   | £                  | £                        |                   |  |                        |

\*Due to AIB (NI) policy in connection with Foreign Currency Lending, where a customer owns a Buy to Let property outside of the UK, the rental income may not be taken into account for the affordability calculation.

Guidance

1. **Redeeming prior to completion:** Please indicate if the commitment is to be cleared before completion and how it is being cleared - savings, non-refundable gift or loan.
2. **Held By:** Please choose from the following - 1st Customer, 2nd Customer or Both.

If interest only, please advise on interest only term remaining and anticipated repayment vehicle.

C. Other Liabilities

Include in this section all:

- Credit Cards (e.g. Visa, Mastercard, Store cards)

• Hire Purchase
- Loans

• Other non-mortgage lending related monthly repayments

| Description | Balance | Remaining Term | Limit | Lender | Monthly Repayment* | Held By |
|-------------|---------|----------------|-------|--------|--------------------|---------|
|             |         |                |       |        |                    |         |
|             |         |                |       |        |                    |         |
|             |         |                |       |        |                    |         |
|             |         |                |       |        |                    |         |
|             |         |                |       |        |                    |         |

\*Note: Credit Card Monthly Repayment

If balance paid in full each month then zero to be entered.  
If balance not cleared then minimum 3% of outstanding balance to be entered for credit cards and 5% for store cards.

## Section 6. Monthly Expenditure

Note: Essential & discretionary living costs will be automatically calculated using Bank policy.

### Section 6b. Other Essential Outgoings

|   |          |
|---|----------|
| 1 Childcare / School Fees                                 | £        |
| 2 General Home Insurance Premiums (Other Properties Only) | £        |
| 3 Rates   | £        |
| 4 Maintenance   | £        |
| 5 Other   | £        |
| <b>Total (add 1-5)</b>                                    | <b>£</b> |

### Section 6b. Committed Expenditure

|  |          |
|--|----------|
| 6 Credit Cards (only input 3% of balance if not cleared in full every month) | £        |
| 7 Loans  | £        |
| 8 Hire Purchase Payments   | £        |
| 9 Other Mortgages (Please stress at 3% above current interest rate applying) | £        |
| 10 Co-Ownership Housing Rental Payment                                       | £        |
| 11 Other   | £        |
| <b>Total (add 6-11)</b>  | <b>£</b> |

|  |   |
|--|---|
| a) Section 1 (Total Other Essential Outgoings)                       | £ |
| b) Section 2 (Total Committed Expenditure)                           | £ |
| c) Total Combined Net Monthly Income (From Affordability Calculator) | £ |

Are you aware of any future changes to your circumstances which may affect your disclosed Income / Expenditure?

|                             | Customer 1 | Customer 2 |
|-----------------------------|------------|------------|
| If yes, please give details |            |            |

## Section 7. Mortgage Requirements

|  |  |
|--|--|
| Mortgage Amount Required               |  |
| Amount of Deposit/Equity if Applicable |  |
| Source of Deposit                      |  |
| AIB Mortgage Balance (to be ported)    |  |
| Term                                   |  |
| Any changes to current product?        | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Section 7. Mortgage Requirements (continued)

Please confirm new product

Estimated Property Value

If different from purchase price,  
please give details

Section 7b. Additional Mortgage Requirements

Borrowing amount

Term

Product

Section 8. Security Address

Property Address

Postcode

Will this be your correspondence address following completion?

Yes

No

Name(s) in which the property will be registered

Apart from the customers, will anyone over the age of 17 be living in the property?

Yes

No

If yes, please complete the following

|        | Age | Relationship |
|--------|-----|--------------|
| Name 1 |     |              |
| Name 2 |     |              |
| Name 3 |     |              |
| Name 4 |     |              |

Property Type

House

Detached

Bungalow

Semi-detached

Apartment

Terraced

Age of Property

Years

Where the property is less than 10 years old, will it be covered by an insurance backed warranty scheme?

NHBC

Other

No

If other Please Specify

Traditional Build

Yes

No

Number of Bedrooms Other Habitable Rooms

Is any part of the property currently let or to be let in the future?

Yes

No



If yes, please give details

Anticipated Completion Date

## Section 9. Co-Ownership (if applicable)

If Co-Ownership please answer the following.

Percentage of current ownership  %

Have Co-Ownership been approached for buy-out? ☐ Yes ☐ No

Please confirm (and if appropriate provide evidence) that NICHA have agreed to buy-out request? ☐ Yes ☐ No

## Section 10. Third Party Contact Details

### Solicitors Details

Name of Solicitor

Address of Solicitor

Postcode

Telephone Number

Contact Number

### Selling Agent Details

Name of Firm

Contact Name

Telephone

If no selling agent, please give contact details of person for valuer to contact to gain access to the property.

### Fees Payable To AIB

Fees are payable to AIB in order to complete your mortgage application. Please indicate below how you wish to pay these fees. These fees will have been detailed on your mortgage illustration. If you wish to pay any of these fees by credit card or debit card we will contact you on the contact details below to process this payment.

| Fees                 | Amount               | Payment Method   |
|----------------------|----------------------|--|
| Valuation            | <input type="text"/> | Cheque* (to be enclosed) <input type="checkbox"/> Debit Card <input type="checkbox"/> Credit Card <input type="checkbox"/> |
| Application Fee      | <input type="text"/> | Cheque* (to be enclosed) <input type="checkbox"/> Debit Card <input type="checkbox"/> Credit Card <input type="checkbox"/> |
| Booking Fee          | <input type="text"/> | Cheque* (to be enclosed) <input type="checkbox"/> Debit Card <input type="checkbox"/> Credit Card <input type="checkbox"/> |
| Other Fee            | <input type="text"/> | Cheque* (to be enclosed) <input type="checkbox"/> Debit Card <input type="checkbox"/> Credit Card <input type="checkbox"/> |
| Details of other Fee | <input type="text"/> |  |

\*Cheques should be made payable to AIB. Please include one cheque for the total amount of fees due.

If you choose to use the same card for all fees one payment will appear on your bank or credit card statement under the narrative 'AIB Mortgage'.

Are you (the intermediary) charging the customer(s) any fees other than the AIB fees and charges listed above? ☐ Yes ☐ No

If yes, please provide details

### Card Holder Contact Details

Card Holder Name

Card Holder Contact Number

### Preferable Contact Time

(Between 9am & 4.30pm)

**NOTE: IF APPLICATION/VALUATION FEES ARE NOT PAID PROMPTLY THERE MAY BE A DELAY IN THE PROCESSING OF YOUR APPLICATION.**

## Section X – Signatures (All Applicants and Broker to sign)

By signing this box, I confirm that I have the consent of the named customer/s to receive information relating to their mortgage and that I have provided the named customer/s with the AIB (NI) Data Protection Notice.

Mortgage Adviser Name

Day      Month      Year

Date   /   /

Signature



## AIB for Intermediaries Declaration and Sign-offs

From time to time, 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.

Customer 1 : By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐  
Customer 2 : By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐

### MORTGAGE APPLICATION /DECLARATION

1. I/We hereby apply for a mortgage advance as detailed in my/our application form. I/we accept that the advance, if approved, will be subject to AIB (NI)'s (the Bank's) usual terms and conditions and to any Special Conditions which might be set by the Bank.
2. (i) I/We confirm instruction to contact me/us to collect payment details for the fees outlined during the application process (if applicable), payable to the Bank.  
(ii) I/We instruct you to obtain a Report and Valuation for mortgage purposes. I/We understand that there will be no refund of the valuation fee once instructions have been given to an independent firm of surveyors/valuers. I/We accept that neither the Bank nor the valuer will be responsible to me/us or any other person for the contents or adequacy of the valuation report or the value or condition of the property.  
(iii) I/We acknowledge that where an application (arrangement) fee is applicable, if the mortgage offer is withdrawn following payment of the fee, the application (arrangement) fee will be refunded to me/us.  
(iv) I/We acknowledge that where a booking fee is applicable on a fixed rate mortgage, the booking fee will not be refunded to me/us in any circumstances.
3. For Self-Build Applications:  
(i) I/We acknowledge that AIB (NI) will appoint a specialist to review and report to the Bank on my/our self-build project (the "Self-Build Specialist")  
(ii) I/We understand that AIB (NI) will be responsible for any fees, expenses or disbursements incurred by the Self-Build Specialist in their production of a report which is satisfactory to the Bank.  
(iii) I/We understand that in the event that the Self Build Specialist requires additional information to complete their report, I/we will be responsible for the costs of procuring any such information.  
(iv) I/We will liaise and co-operate fully with the Self-Build Specialist providing all such information as is required by the Self-Build Specialist.  
(v) I/We acknowledge that any mortgage offer will be subject to the General Conditions of Offer of Mortgage together with the Special Conditions, a copy of which will be provided with any mortgage offer made by AIB (NI).  
(vi) I/We acknowledge that any mortgage advance will be subject to the additional general and specific AIB (NI) terms and conditions of mortgage as determined by the Bank.
4. I/We authorise you and your agents to make any enquiries you deem necessary for confirmation of the particulars detailed in my/our mortgage application and for credit reference purposes. I/We permit any third party from whom information is sought to release information about me/us to the Bank.
5. I/We hereby acknowledge and confirm that the Bank may from time to time transfer or assign any loan, mortgage, policy or policies of assurance and other related security (or any one of them) to any company or person (including but not limited to any of its subsidiaries) without any notice to me/us. I/We hereby consent to each such transfer or assignment.
6. I/We warrant that the information disclosed in my/our application form is accurate and complete in every respect. I/We confirm that I/we have never been bankrupt or had a Court Order for non-payment of a debt made against me/us. I/We will notify the Bank of any change in this information before any advance is made.
7. Dispensing Notice – I/We understand that for applications where joint applicants have different current address details, the Bank will send all documentation relating to your mortgage to the correspondence address of each applicant.
8. In connection with my/our mortgage application, I/we request and authorise AIB (NI) to provide a copy of the Letter of Offer to our Intermediary.
9. I have read and understood the AIB Group (UK) p.l.c. Data Protection Notice.

#### Signature of 1st Customer

#### Print name

Date Day / Month / Year  
  /   /

I confirm that:

- (1) All documents enclosed are true copies of the originals; and
- (2) I have read, accept and agree to be bound by the AIB Mortgage Intermediary Terms of Business.
- (3) When providing us with any information (including personal data) relating to identifiable living individuals you will have ensured that those individuals have consented, to the extent that it is required, to providing us with their information or that another lawful basis for the processing of their information has been established and that those individuals are aware of our identity and of our Data Protection Notice.

#### Intermediary signature

#### Print name

#### Signature of 2nd Customer

#### Print name

Date Day / Month / Year  
  /   /

#### Firm Name

Date Day / Month / Year  
  /   /