



# AIB for Intermediaries self-build application form

**Products are only available in NI**

Submit your self-build application form and any supporting documents by:

Email:

Submit the application and any supporting documents (See Intermediary Checklist) through our encrypted email service to [broker.mortgages@aib.ie](mailto:broker.mortgages@aib.ie)

Please note: This method can only be used if you have been approved to use our encrypted email service, to register for this service please contact our Intermediary Run By Desk on 028 9047 9100

## Next Steps

This application has now been submitted to AIB for review, if you need to change or amend any details please contact the team on 02890479100.

Please upload the following documents to support this application:

### All Applicants:

- ☐ Certified ID/POA for all applicants
- ☐ Affordability calculator
- ☐ 3 months bank statements (for accounts that receive salary credit and/or repay debts/significant household expenses)

Evidence of Income as below:

### PAYE Customer using only basic salary:

- ☐ 1 month payslip

### PAYE Customers with non-guaranteed income:

- ☐ 3 months' payslips showing consistent payment of overtime or bonus; and
- ☐ Most recent P60

### Self Employed Customers:

- ☐ Evidence from accountant or HMRC Tax affairs are up to date and in order (business and Personal)
- ☐ 3 months business bank statements

Plus any **one** of the following:

- ☐ Most recent 3 years certified or signed financial statements
- ☐ Last 3 years submitted tax returns (SA302 or SA100)
- ☐ Accountants Certificate of income

By ticking here I confirm that:

- ☐ All documents enclosed are true copies of the originals; and
- ☐ I have read, accept and agree to be bound by the AIB Mortgage Intermediary Terms of Business.
- ☐ 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.

AIB (NI) reserve the right to request original documentation / additional proof of income and expenditure in all cases if required. Please ensure that you have advised the customer of this.

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Intermediary Name

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Firm Name

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Date



## 1 Intermediary Details and Declarations

### A. Intermediary Details

FCA Authorisation Number	<input type="text"/>
Principal Name	<input type="text"/>
Agency Number (If applicable)	<input type="text"/>
Intermediary Firm	<input type="text"/>
Intermediary Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Intermediary Postcode	<input type="text"/>
Intermediary Telephone Number	<input type="text"/>
Email Address	<input type="text"/>
FAX Number	<input type="text"/>
Adviser Name	<input type="text"/>

### B. Pre-Application Checklist

If the answer to any of the questions below is "No", you should not submit this application.  
If you require further details, please contact our run-by desk on 028 9047 9100.

I confirm this is an advised sale	Yes <input type="checkbox"/>
I have interviewed the customer(s) face to face	Yes <input type="checkbox"/>
All customers are aged 18 or over	Yes <input type="checkbox"/>
The customers or their immediate family will live in at least 40% of the property either on completion of the mortgage or at a later time	Yes <input type="checkbox"/>
I confirm that there are no leases or tenancies affecting the property (e.g. solar panels)	Yes <input type="checkbox"/>
All customers must be UK resident at application	Yes <input type="checkbox"/>
Only income earned in Pounds Sterling is being used in this application	Yes <input type="checkbox"/>
The mortgaged property will be located in Northern Ireland	Yes <input type="checkbox"/>

### C. Application Type:

Self-Build

☐

Planning permission approval held

☐

Reference number

Site folio number

Building control approval

☐

Builder/Architect qualifications

Site map provided

☐

Costings provided

☐

## 2. Personal Details

### Customer 1

### Customer 2

Guarantor

Yes ☐ No ☐

Yes ☐ No ☐

(If yes, please complete sections 2, 3, 5 & 6 and the AIB for Intermediaries declaration and sign-off page)

Title (Mr, Mrs, Miss, Ms, Etc.)

First Name:

Middle Name:

Surname:

Previous Surname:  
(If applicable, e.g. maiden name)

Date of Birth

Country of Birth

Current Address  
(including postcode)

Length of time at this address

Yrs  Mths

Yrs  Mths

If less than 3 years, previous address history for last 3 years


Is your current address to be used as your correspondence address?

Yes ☐ No ☐

Yes ☐ No ☐

If not, what is your correspondence address?


Telephone Number: Preferred ☐

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Mobile Number: Preferred ☐

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Email Address: Preferred ☐

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Residential Status: Home Owner ☐

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Tenant ☐

--	--

Living with parents ☐

--	--

Other

--	--

Marital Status: Married ☐

--	--

Civil Partnership ☐

--	--

Single ☐

--	--

Cohabitant/Partner ☐

--	--

Divorced ☐

--	--

Separated ☐

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Widowed ☐

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Gender: Male ☐

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Female ☐

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Number of Financial Dependents	<input type="text"/>	<input type="text"/>
Age of Dependents:		Age of Dependents
Dependant 1:	<input type="text"/>	<input type="text"/>
Dependant 2:	<input type="text"/>	<input type="text"/>
Dependant 3:	<input type="text"/>	<input type="text"/>
Dependant 4:	<input type="text"/>	<input type="text"/>
Dependant 5:	<input type="text"/>	<input type="text"/>

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

If yes, please complete the following:

	Age	Relationship
Name 1		
Name 2		
Name 3		
Name 4		

3a. Employment Details		Customer 1	Customer 2
Occupation		<input type="text"/>	<input type="text"/>
Employer's Name		<input type="text"/>	<input type="text"/>
Employer's Address (Including Postcode)		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
Employer's Telephone Number		<input type="text"/>	<input type="text"/>
Contract Type	Permanent <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Temporary <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Fixed Term <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Length of service with current employer	<input type="text"/> Yrs <input type="text"/> Mths	<input type="text"/> Yrs <input type="text"/> Mths	
If less than 3 years, please give details of previous employment			
Previous Employer Name	<input type="text"/>	<input type="text"/>	
Length of Service with previous employer	<input type="text"/>	<input type="text"/>	
End date (if fixed term or temporary contract)	<input type="text"/>	<input type="text"/>	
Are you currently on probation?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Probation period end date	<input type="text"/>	<input type="text"/>	

If you have any other employment please detail below

Description

### Income

Gross Annual Basic

Gross Annual Other <sup>(1)</sup>

Total Gross Annual

Net Monthly Basic

Net Monthly Other <sup>(1)</sup>

Total Net Monthly

Are you employed in the UK?

Yes ☐

No ☐

Yes ☐

No ☐

Is your income in Pounds Sterling?

Yes ☐

No ☐

Yes ☐

No ☐

If no, please state currency

Anticipated Retirement Age:

If the mortgage is due to run past state retirement age, give details of the sustainable income in retirement

<sup>(1)</sup> 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.**

## 3b. Self Employment Details Customer 1

## Customer 2

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

Nature of Business

Name and Address of Business  
(Including Postcode)

Status

Sole-Trader

☐☐

Partner

☐☐

Director + Shareholder

☐☐

Do you own a share in the business?

Yes ☐

No ☐

Yes ☐

No ☐

What is your % ownership?

**Current Income Details**

	Customer 1			Customer 2		
	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Year	201_	201_	201_	201_	201_	201_
Net Profit Before Tax						
Directors Remuneration						

Are there any non-recurring items on your profit and loss account?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please give details


**Accountant Details:**

Name of Accountancy Firm



Accountant's Address  
(Including Postcode)











Contact Name



Email



Telephone Number


**3c. Financial Declaration****Customer 1****Customer 2**

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?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, please provide details



## 4. Present Bank Details

### Customer 1

### Customer 2

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

Name of Bank/Building Society

Address of your Bank/Building Society

Name of Account Holder

Sort Code

Account Number

AIB (NI) Details (If applicable)

Sort Code

Account Number

## 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 / Address	Mortgage Balance Outstanding	Estimated Current Value	Repayment Type (Capital & Interest or Interest Only)	Monthly Payment	Gross Monthly Rent	Remaining Term	If redeeming Prior to Completion, how 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, Storecards)
- Loans
- Hire Purchase
- 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 5% of outstanding balance to be entered.

## 6. Monthly Expenditure

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

### Section 1 – 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>	£

### Section 2 – Committed Expenditure

6 Credit Cards (only input 5% 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>	

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  
Yes ☐ No ☐

Customer 2  
Yes ☐ No ☐

If yes, please provide details

**Note:** Refer to the affordability section of our criteria on our website for further details.

## 7. Self-Build Properties

Our Self-Build Specialist will engage directly with the customer for the following:

- Self Build Detailed Costings
- Statutory Approval Planning and Building Control
- Supervising Body Professional Certificate
- Self Build Insurance Details
- Contractor Insurance Details
- Evidence of Planning Permission
- Architect Drawings
- Evidence of Contingency Planning

### Mortgage Details

1. Cost of Private House Construction
  - a) Loan Amount Required
2. Cost price of site
  - a) Loan amount required (to a max 50% site cost)
3. Term of Loan
4. Stage Payments Required (max of 4 stage drawdowns)
5. **Interest Only** period required during Construction phase?

£

£

£

£

Yrs

Yes ☐ No ☐

Yes ☐ No ☐

### Deposit

1. How are you funding your deposit?
  - Personal Savings
  - Sale of Existing Property
  - Gift
  - Other (Please Give Details)
  - Do you have sufficient contingency funds in place?  
(Refer to our website for more detail:  
[aibni.co.uk/intermediaries/products-and-rates/self-build](http://aibni.co.uk/intermediaries/products-and-rates/self-build))
  - How is it being funded?

☐☐☐☐

### Property Details – Site

1. Is the house being built on a site owned by the customer?
  - a) If No. in whose name(s) is the site registered?
  - b) Will the site be transferred into the customer's name?
2. Has the site been gifted to the customer?
  - a) If 'Yes', is the gift letter held?

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

3. If the property is registered at the Land Registry please confirm whether you are aware of the Folio Number allocated by the Land Registry or alternatively please provide us with details of the full address in respect of the property.

4. Are you aware of any additional rights affecting or benefiting the property?

Yes ☐

No ☐

If Yes, please give details

5. Does the customer intend to finish the property to:

- practical completion?

☐

How is full completion being funded?

- full completion?

☐

### Access

1. Is the property served by:

- a public road?

☐

- a private lane?

☐

2. If laneway, who owns the laneway?

3. Who owns the land adjoining the laneway?

### Services

Are all services such as water/sewerage/electricity/gas connected by:

- a public road?

☐

- a private lane?

☐

Will the property be served by a septic tank?

Yes ☐

No ☐

If Yes, please confirm whether the septic tank and connecting pipes are located within property boundaries

Yes ☐

No ☐

## Property Details – House

1. Property Address

  
  
  

## Contact Details

First Name:

Surname:

Phone:

Email:

## Supervising Body Details

Name

Qualification

Address

Expected Completion Date

Size of property?

How many bedrooms?

How will the building work be executed?

a. Direct Labour

☐

b. Fixed Price Contract

☐

A self-build specialist will be in contact with you to arrange a site visit. If someone other than the applicants should be contacted please provide their details here and relationship to the applicant.

Property Type:

## 8. Third Party Contact Details

### Solicitor Details

Name of Solicitor

Address of Solicitor

Telephone Number

Contact Name

## 9. Fee Payment Details

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.

Fee	Amount	Payment Method	
Valuation	<input type="text"/>	Debit Card <input type="checkbox"/>	Credit Card <input type="checkbox"/>
Application (arrangement) fee	<input type="text"/>	Debit Card <input type="checkbox"/>	Credit Card <input type="checkbox"/>
Booking Fee	<input type="text"/>	Debit Card <input type="checkbox"/>	Credit Card <input type="checkbox"/>
Other Fee	<input type="text"/>	Debit Card <input type="checkbox"/>	Credit Card <input type="checkbox"/>
Details of other fee	<input type="text"/>		

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'.

Please provide contact details to arrange card payment or provide details for online transfer

Preferable Contact Time (Between 9am & 4.30pm)

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

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

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT  
KEEP UP REPAYMENTS ON YOUR MORTGAGE**



## 10. Data Protection Notice - AIB Group (UK) plc (Effective 1 January 2020)

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

### 4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

## 9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

## 10. International transfers of data

We may transfer your personal information outside of the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the EEA to these transfers and the use of the information, to ensure your rights are protected.

## 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:* You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

## 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.



## 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

- 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.
- 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.
  - 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.
  - 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.
  - 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.
- For Self-Build Applications:
  - 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")
  - 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.
  - 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.
  - 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.
  - 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).
  - 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- I have read and understood the AIB Group (UK) p.l.c. Data Protection Notice.

#### Signature of 1st Customer

#### Print name

Date   /   /

I confirm that:

- All documents enclosed are true copies of the originals; and
- I have read, accept and agree to be bound by the AIB Mortgage Intermediary Terms of Business.
- 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   /   /

#### Firm Name

Date   /   /

Recommendations & Comments: