

# Residential Lending Criteria

Please refer to this document to ensure that your customers, and the property they'd like a mortgage on, meet our requirements.

**Affordability:** We will review the customer's application to ensure we are satisfied with their ability to pay by use of an affordability model and by subsequent underwriter assessment

- **Debt income ratio:** Our affordability assessment will include a review of the customer's overall circumstances including the amount of debt they have in relation to their income. We will not lend where the applicants have unsecured debt (excluding student loans) in excess of 50% of their assessable gross annual income, even if this will be repaid in whole or part before completion. Cases with a lower debt to income ratio may still be referred for individual underwriter assessment
- **Minimum household income:** For repayment mortgages, a minimum household income of £20,000 is required
- **Non redeemed mortgages:** Any mortgage other than a formal Buy to Let mortgage must normally be included in the affordability assessment. This is done by calculating the cost of interest on the non-redeemed balance at the bank's standard affordability rate (currently 7.35%) and entering the monthly equivalent cost as a commitment. Let to Buy loans must be included in the affordability assessment unless the applicant can provide a copy of a mortgage offer which proves that the retained property is being remortgaged to a Buy to Let, as this means that the property will have undergone formal assessment for adequate rental yield and demand

**Age:** Minimum: 18, maximum: 70 at the end of the term (exceptions considered where ability to pay can be adequately determined)

**Employment:** Employed and self employed considered. Self employed applicants must be able to provide 3 full years' final accounts. Draft, management or projected accounts are not normally acceptable as substitution

**Allowable income:**

- **Employed:** We will normally use 100% of contractually guaranteed income and 50% of regular but variable earnings. Underwriters have discretion to use a different proportion but a longer record of historic earnings will normally be required in order to exceed 50%, typically 3 years
- **Self employed:** We will normally use an average of the last three years' net profit (or share of profit) or the most recent year if lower
- **Directors with a shareholding of 25% or greater:** We will normally use the average of the last three years' director's remuneration and dividends or the most recent year if lower. However if the applicant is the sole shareholder we may also consider using some or all of the retained profit subject to the accounting information

**Fixed term contracts:** Fixed term contracts are treated on merit and in context of each individual case. Stronger cases will typically be those where:

- There is evidence of previous contract renewal
- Not all the income is dependent on a fixed term contract (i.e. joint application with one party on a fixed term contract)
- Lower LTV loans

**Incentives:** The value of any incentive provided by the vendor or any other third party will be deducted from the purchase price of the property for the purposes of assessing the true loan to value

**Interest only criteria:** The applicant must have a minimum allowable income of £50,000 per annum or a minimum joint income of £75,000 per annum (where neither applicant fulfils the individual income requirement)

Loan to value for interest only loans:

- The applicant can borrow a maximum of 75% of the purchase price or valuation (whichever is lower) on an interest only basis, or a combination of repayment and interest only, with a suitable repayment strategy

If the loan exceeds the maximum specified loan to value then the entire amount must be on a repayment basis

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**Interest only criteria continued:** The following repayment strategies are acceptable: Endowment, Stocks & Shares ISA, Pension, Investment Bond, Unit Trust, sale of other UK residential properties or a combination of any of the strategies listed. Where applicable applicants will be required to provide us with documentary evidence from the product provider of their chosen repayment strategy (which must have been in place for a minimum of 12 months), and this will be verified by an underwriter to ensure that it's credible.

**Loan size:** Minimum: £25,001, maximum: £1,000,000

**Loan to value:** 90% up to £500,000, 85% up to £750,000, 80% up to £850,000, 75% up to £1m. Fees may be added. Conditions apply

**Loan types:** Repayment, interest only or a combination of both. For interest only or a combination please see our interest only criteria

**Property:** The following property types are **not acceptable**:

- Newly built houses where the LTV is greater than 80%, newly built flats or conversions (built or converted in the last 12 months) or first registration of lease where the LTV is greater than 75%
- Properties less than 10 years old that are not covered by an approved new home warranty scheme or Professional Consultant's Certificate
- Properties outside the UK or those located on smaller Scottish islands (Please note that the following Scottish islands are acceptable: Skye, Bute, Lewis & Harris, Mainland Orkney, Mainland Shetland, Arran, Mull, Islay, Whalsay, Yell, South Ronaldsay, West Burra, Tiree and Unst)
- Studio flats, freehold flats, flats with unacceptable access arrangements (e.g. rear external staircases) flats converted from former office blocks or flats within blocks where our valuer reports inadequate maintenance of communal areas
- Ex-local authority or ex-public sector flats that are greater than 4 storeys high or that have open decking access
- Leasehold terms of less than 70 years at the start of the mortgage and/or leasehold terms of less than 45 years at the end of the term
- Properties being purchased under a Right to Buy, Shared Ownership, or Shared Equity arrangement
- Properties which include commercial usage
- Properties with occupancy restrictions which the Bank considers may adversely affect the marketability of the property
- Remortgages where the applicant has owned the property for less than 12 months or purchases where the vendor has owned the property for less than 12 months (except where we have given consent)
- Properties being acquired under an assignable contract
- Properties with communal heating, hot water or other services where the property is not individually metered

This list is not exhaustive. Please note: Properties with solar panels may be acceptable; please call for more details

**Refinance:** Applicants can remortgage to raise additional capital as long as funds will not be used for business or speculative purposes. Debt consolidation loans will be considered subject to individual assessment by our underwriters

**Standard legal fees paid by lender:** If a product is described as "Standard legal fees paid by Lender (for remortgagers only)" we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

**Term:** Maximum: 35 years or the number of years it will take (the eldest) applicant to reach 70 (whichever is lower). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists). If term goes beyond anticipated retirement age we may require evidence of means to repay until the end of the term



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## Help to Buy

**Age:** Minimum: 18

**Term:** Maximum: 35 years or the number of years it will take (the eldest) applicant to reach 70 (whichever is lower). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists). If the term goes beyond anticipated retirement age we may ask for evidence of means to repay until the end of the term

**Loan size:** Minimum £25,001, maximum £500,000

**Loan to value:** Greater than 90% Loan to Value (LTV) to a maximum of 95% including any added fees

**Loan types:** Repayment only

**Purpose:** Purchase only

**Property:** The following property types are **not acceptable**:

- Newly built houses and flats or conversions (built or converted within the last 12 months)
- Properties less than 10 years old that are not covered by an approved new home warranty scheme or Professional Consultant's Certificate
- Properties outside the UK or those located on smaller Scottish islands (Please note that the following Scottish islands are acceptable: Skye, Bute, Lewis & Harris, Mainland Orkney, Mainland Shetland, Arran, Mull, Islay, Whalsay, Yell, South Ronaldsay, West Burra, Tiree and Unst)
- Studio flats, freehold flats, flats with unacceptable access arrangements (e.g. rear external staircases), flats converted from former office blocks or flats within blocks where our valuer reports inadequate maintenance of communal areas
- Ex-local authority or ex-public sector flats that are greater than 4 storeys high or that have open decking access
- Properties in a development which contains mixed residential and commercial use
- Leasehold terms of less than 70 years at the start of the mortgage and/or leasehold terms of less than 45 years at the end of the term
- Properties being purchased under a Right to Buy, Shared Ownership, Shared Equity arrangement, or any other Government assisted scheme
- Properties which include commercial usage
- Properties with occupancy restrictions which the Bank considers may adversely affect the marketability of the property
- Properties being acquired under an assignable contract
- Purchases where the vendor has owned the property for less than 12 months (except where we have given consent)
- Properties with communal heating, hot water or other services where the property is not individually metered

This list is not exhaustive. Please note: properties with solar panels may be acceptable; please call for more details

**Ability to pay:** We will review your application to ensure we are satisfied with your ability to pay. This will include a review of your overall circumstances including the amount of debt you have in relation to your income. A minimum household income of £20,000 per annum is required

**Other:** No borrower or co-borrower can have an interest in any other property worldwide at the time of completion. The property being purchased must be the sole main residence of the purchaser(s)



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# Buy to Let Lending Criteria

**Age:** Minimum: 21. Maximum: 80 at end of mortgage term

**Debt income ratio:** We will review the customer's application to ensure we are satisfied with their ability to pay, including the level of unsecured and mortgage debt held in relation to their income

**Arrangement fees:** Fees may be added to the loan provided that they do not exceed £2,500 or 2.5% of the loan (whichever is lower)

**Eligibility:** At least one applicant must be a residential home owner (whether subject to mortgage or not)

**Standard legal fees paid by lender:** If the product is described as 'Standard legal fees paid by Bank of Ireland UK (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

**Incentives:** The value of any incentive provided by the vendor or any other third party will be deducted from the purchase price of the property for the purposes of assessing the true loan to value

**Loan size:** Unless otherwise stated: Minimum: £25,001. Maximum: £300,000 per property for purchases and remortgages. Maximum total borrowing with Bank of Ireland Group: £900,000

**Loan to value:** 75% up to £300,000

**Maximum number of properties:** We accept a maximum of 3 Buy to Let mortgages per applicant (either solely or jointly) with Bank of Ireland Group and no more than 5 Buy to Let mortgages per applicant (either solely or jointly) in total across all lenders, including any with Bank of Ireland Group

**Minimum income:** At least one applicant to have a minimum income of £25,000 for 1st or 2nd Buy to Let properties with Bank of Ireland Group. For a 3rd Buy to Let property with us, at least one applicant to have a minimum income of £35,000. Proof of income will be required

**Property:** The following property types are **not acceptable**:

- Newly built flats or conversions (built or converted within the last 12 months)
- Properties less than 10 years old that are not covered by an approved new home warranty scheme or Professional Consultant's Certificate
- Any property that is subject to a private sale (unless we have given consent)
- Where the existing owner will become the tenant upon completion
- Licensed houses in multiple occupation
- Properties outside the UK or those located on smaller Scottish islands (Please note that the following Scottish islands are acceptable: Skye, Bute, Lewis & Harris, Mainland Orkney, Mainland Shetland, Arran, Mull, Islay, Whalsay, Yell, South Ronaldsay, West Burra, Tiree and Unst)
- Studio flats, freehold flats, retirement flats, flats with unacceptable access arrangements (e.g. rear external staircases) flats converted from former office blocks or flats within blocks where our valuer reports inadequate maintenance of communal areas
- Ex-local authority or ex-public sector flats that are greater than 4 storeys high or that have open decking access or where the value is less than £90,000
- Properties with a value of less than £40,000
- Leasehold terms of less than 70 years at the start of the mortgage and/or leasehold terms of less than 45 years at the end of the term
- Subdivided houses where no individual leasehold titles exist
- Properties which include commercial usage or which have occupancy restrictions
- Remortgages where the applicant has owned the property for less than 12 months or purchases where the vendor has owned the property for 12 months (unless we have given consent)
- Properties being acquired under an assignable contract or from a property investment club/company
- Properties with communal heating, hot water or other services where the property is not individually metered

**Property condition:** Property must be in a suitable condition to let within 60 days

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# Buy to Let Lending Criteria continued...

**Refinance:** Borrowing will only be considered for the improvement of the subject property or for the deposit on another Buy to Let property

**Rent cover:** Ability to pay is assessed on the rental income

## Mortgages fixed for 3 years or more

The rental income must be at least 125% of the monthly interest due. This is calculated using either the initial product rate or 5%, whichever is higher

### Example

|                                 |                                    |
|---------------------------------|------------------------------------|
| Mortgage                        | £100,000                           |
| Product rate 4.75%              | x 5% (product is below 5% minimum) |
| Sub Total                       | <u>£5,000</u>                      |
|                                 | x 125%                             |
| Annual rent required            | £6,250                             |
| Monthly rent required £6,250÷12 | £521                               |

## Tracker mortgages or mortgages fixed for less than 3 years

The rental income must be at least 125% of the monthly interest due. This is calculated using either the initial product rate or 6%, whichever is higher

### Example

|                                 |                                    |
|---------------------------------|------------------------------------|
| Mortgage                        | £100,000                           |
| Product rate 5.75%              | x 6% (product is below 6% minimum) |
| Sub Total                       | <u>£6,000</u>                      |
|                                 | x 125%                             |
| Annual rent required            | £7,500                             |
| Monthly rent required £7,500÷12 | £625                               |

**Term:** Maximum: 35 years or the number of years until (the eldest) applicant is 80 (whichever is lower). Minimum: 5 years

**Please see the Buy to Let Tenancy Information below**

## Buy to Let Tenancy Information

|                                  | England & Wales  |                     | Scotland   |                     |
|----------------------------------|--|---------------------|--|---------------------|
|                                  | With vacant possession   | With tenant in situ | With vacant possession   | With tenant in situ |
| Purchases                        | Yes  | Yes                 | Yes  | No                  |
| Remortgages                      | Yes  | Yes                 | Yes  | Yes                 |
| Tenanted Possession Restrictions | The existing tenancy must have commenced after 28th February 1997 and the existing tenant must not have resided in the property before the date of the agreement   |                     | Remortgages will only be considered provided the tenant has not been resident in the property 5 years earlier than the date of our offer |                     |
| Tenancy Types                    | <p>The tenancy must not exceed 2 years in duration and must be written in one of the following formats:</p> <ul style="list-style-type: none"> <li>● <b>England &amp; Wales</b> Assured Shorthold Tenancy (AST)</li> <li>● <b>Scotland</b> Shorthold Assured Tenancy (SAT)</li> </ul> <p>Student lets are acceptable subject to a maximum of 4 tenants on a single AST (or equivalent)</p> <p>Licensable Houses in Multiple Occupation (HMOs), holiday lets or lets to family members are NOT acceptable</p> <p>Company/housing association lets can be considered but tenancy agreements will need to be approved by Bank of Ireland's legal department</p> <p>Department of Social Security (DSS) lets are acceptable</p> <p>Lets to asylum seekers are not acceptable</p> |                     |  |                     |
| Use of Letting Agent             | Not mandatory  |                     |  |                     |



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# General Lending Criteria

**Arrangement fees:** Payments should not be made at application stage. Bank of Ireland UK will deduct the fee from the loan amount upon completion or add it to the loan amount

**Clean credit history:** We are a clean credit lender. We will not normally lend where any applicant has had mortgage, loan or rent arrears or more than 2 consecutive missed payments on a credit or store card in the last 3 years. A single CCJ is permissible provided it is not within the last 12 months and is for £250 or less. Missed mail order or telecoms payments are normally disregarded. Serious adverse credit outside the 3 year time period will be considered on merit

**Early Repayment Charge:** If your customer repays all or part of their loan before the end of the early repayment period, we may charge an Early Repayment Charge to cover any losses we might otherwise incur. When they repay the whole of the loan they must pay us any mortgage release fee we charge at the time of repayment. If they have deferred payment of the lending fee they must also pay this. For part repayments, an additional administration fee may apply

**Higher Lending Charge:** Where applicable this is paid for by the lender. No Higher Lending Charge applies for mortgages below 75% LTV

**Lending areas:** Properties in England, Scotland (including the Scottish islands of Skye, Bute, Lewis & Harris, Mainland Orkney, Mainland Shetland, Arran, Mull, Islay, Whalsay, Yell, South Ronaldsay, West Burra, Tiree and Unst - please contact us to discuss properties located on any other Scottish island) and Wales (unless otherwise stated)

**Nationality:** We normally require all applicants to be resident in the UK for the 3 years preceding the mortgage application. Foreign Nationals from within the European Economic Area (EEA) have automatic rights of residency and work so will be assessed for status in the same way as a British citizen. Non EEA citizens need to demonstrate rights to work and reside in the UK and can apply to borrow up to a maximum of 75% loan to value. These rights can be shown by passport stamps or Home Office papers. The right to remain in the UK must be for a sufficiently long period to justify the granting of a long-term loan

**Overpayments:** Customers can overpay at any time during their mortgage term. If in a promotional period, they can overpay a minimum of £500 and a maximum of 10% of the outstanding mortgage balance (as at 31st March the previous year) without incurring any early repayment or administration charges. After the promotional period the amount they can overpay is unlimited, however if they pay off their mortgage in full charges may apply. When overpaying they can either reduce their monthly repayments or reduce their mortgage term. They can only reduce their mortgage term after the promotional period ends and an administration fee of £60 applies

**Portability:** All mortgages are portable when redeeming and completing on a new Bank of Ireland UK product. Conditions apply; please ask for details

**Property owner:** We only normally accept transactions where the seller is the owner or registered proprietor of the property, and has been for at least 12 months. If remortgaging, the applicant(s) must have owned the property for a period of at least 12 months

**Share of freehold flats:** We do not lend on freehold flats. However it is common for a purchaser to also acquire a share in the freehold when they buy a flat and this is acceptable as a separate lease will exist in addition. All leases will need to be approved by the lawyer acting for Bank of Ireland UK to ensure it is written in an acceptable form

**Standard legal fees paid by lender:** If stated in the Offer of Loan, Bank of Ireland UK will pay for the legal fees and disbursements (excluding additional work, see below) providing the remortgage transaction is handled via Legal Marketing Services, and is completed. The firm of Solicitors is instructed to act for us only. If applicants wish to arrange their own legal representation they will be responsible for the legal costs and disbursements incurred. Please note: Bank of Ireland UK will not pay for charges relating to additional work outside the scope of a standard remortgage transaction. This includes further valuation reports, related legal services, transfer of equity, deed of postponement, deed of grant, deed of variation, merger of freehold or leasehold title, leasehold supplements, change of name, telegraphic transfer of surplus funds to borrower, local searches for loans over £1,000,000, or if an exceptional amount of work is required to correct a defective title

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# Valuation Fee Table

This applies to all mortgages. The valuation fee includes an administration fee of £90. Re-inspections incur a minimum charge of £50 per visit (this includes an administration fee of £8.50).

| Purchase Price or Valuation | Standard Mortgage Valuation Report only | HomeBuyer Report (inc Standard Mortgage Valuation Report) |
|-----------------------------|---|---|
| Up to £50,000               | £180                                    | £310  |
| Up to £75,000               | £200                                    | £350  |
| Up to £100,000              | £220                                    | £390  |
| Up to £150,000              | £240                                    | £430  |
| Up to £200,000              | £270                                    | £470  |
| Up to £250,000              | £310                                    | £520  |
| Up to £350,000              | £360                                    | £570  |
| Up to £500,000              | £470                                    | £770  |
| Up to £750,000              | £610                                    | £840  |
| Up to £1m                   | £790                                    | £930  |
| Up to £1.5m                 | £890                                    | £1,090  |
| Up to £2m                   | £990                                    | £1,230  |
| Up to £2.5m                 | £1,090                                  | £1,440  |
| Up to £3m                   | £1,190                                  | £1,590  |



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