

Post Office Mortgages Data Capture Form

For use with your online application system

Please note this is **not** an application form.

Paper submissions will be returned.

For new applicants only.

Please note it is the responsibility of the adviser to ensure the security of personal customer information whilst in their possession. This includes secure disposal of documents holding personal information using appropriate methods of confidential waste disposal.

Go to www.postoffice4intermediaries.co.uk to submit your case online

FOR INTERMEDIARY USE ONLY -
NOT FOR PUBLIC DISTRIBUTION



in conjunction with
Bank of Ireland  **UK**
for Intermediaries

SECTION ONE - MORTGAGE DETAILS

1. Number of applicants 1 2 3 4

2. Type of loan Buy to Let Standard

3. Product details description product code

4. Loan amount £

5. Over how many years? years months

6. Please tell us how much of the loan will be repaid using the following options repayment £ interest only £

For residential mortgages: you can borrow on an interest only basis up to 60% LTV. We'll also consider 75% LTV if the amount you want over 60% is on repayment. We only accept loans over 75% LTV on a repayment basis. We only accept the sale of this mortgaged property as the repayment strategy. This will be verified by an underwriter to ensure that it's credible.

For Buy to Let mortgages: you can borrow the entire amount on an interest only basis, subject to our affordability criteria. It is your responsibility to ensure that you have adequate means to repay the capital at the end of the mortgage term.

SECTION TWO - APPLICANT DETAILS

	FIRST APPLICANT	SECOND APPLICANT
7. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
8. First name and all middle names (as printed on proof of identification)	<input type="text"/>	<input type="text"/>
9. Surname	<input type="text"/>	<input type="text"/>
10. Status	never married <input type="checkbox"/> married/civil partnership <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> widowed <input type="checkbox"/>	never married <input type="checkbox"/> married/civil partnership <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> widowed <input type="checkbox"/>
11. Different surname used now or in the past	<input type="text"/>	<input type="text"/>
12. a) Date of Birth b) Country of Birth	a) / / b)	a) / / b)
13. Customer type	first time buyer <input type="checkbox"/> owner moving house <input type="checkbox"/> remortgaging <input type="checkbox"/> purchasing another property <input type="checkbox"/>	first time buyer <input type="checkbox"/> owner moving house <input type="checkbox"/> remortgaging <input type="checkbox"/> purchasing another property <input type="checkbox"/>
14. National Insurance Number	<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"/>
15. Contact details	home <input type="text"/> work <input type="text"/> mobile <input type="text"/> email <input type="text"/>	home <input type="text"/> work <input type="text"/> mobile <input type="text"/> email <input type="text"/>
16. Number of adults and/or children financially dependent on any applicant in the household	<input type="text"/>	<input type="text"/>
17. Age of financial dependants	<input type="text"/>	<input type="text"/>
18. Nationality	<input type="text"/>	<input type="text"/>
19. Country of residence	<input type="text"/>	<input type="text"/>
20. How long has the applicant lived in the UK?	Less than 1 year <input type="checkbox"/> 2 - 3 years <input type="checkbox"/> 1 - 2 years <input type="checkbox"/> More than 3 years <input type="checkbox"/>	Less than 1 year <input type="checkbox"/> 2 - 3 years <input type="checkbox"/> 1 - 2 years <input type="checkbox"/> More than 3 years <input type="checkbox"/>

SECTION THREE - APPLICANT ADDRESS DETAILS FOR THE LAST 3 YEARS

	FIRST APPLICANT	SECOND APPLICANT
21. Present address	address address postcode	address address postcode
22. How long has the applicant lived there?	years months	years months
23. Do they	own this property <input type="checkbox"/> live with family <input type="checkbox"/> rent property privately <input type="checkbox"/> live with friends <input type="checkbox"/> rent property from a local authority <input type="checkbox"/> other (please give details)	own this property <input type="checkbox"/> live with family <input type="checkbox"/> rent property privately <input type="checkbox"/> live with friends <input type="checkbox"/> rent property from a local authority other (please give details)
24. Other addresses in the last 3 years Please tell us: ● full address ● dates from/to		

SECTION FOUR - APPLICANT INCOME

	FIRST APPLICANT	SECOND APPLICANT
25. Employment status	employed <input type="checkbox"/> self employed <input type="checkbox"/> retired <input type="checkbox"/> not employed <input type="checkbox"/>	employed <input type="checkbox"/> self employed <input type="checkbox"/> retired <input type="checkbox"/> not employed <input type="checkbox"/>
26. Type of employment If the applicant is on a temporary, fixed term or contractor basis, please tell us the value and end date of the contract in section nine	permanent <input type="checkbox"/> fixed term contract <input type="checkbox"/> agency work <input type="checkbox"/> temporary <input type="checkbox"/> contractor <input type="checkbox"/>	permanent <input type="checkbox"/> fixed term contract <input type="checkbox"/> agency work <input type="checkbox"/> temporary <input type="checkbox"/> contractor <input type="checkbox"/>
27. Name and address of your employer/HR Department for the purpose of an employers reference, or if you are self employed, your business name and address	address address postcode	address address postcode
28. Employee number		
29. Tax Reference Number and name of tax office		
30. How long has the applicant worked for this employer/ owned their business? If less than 12 months we will require details of previous employer	years months	years months
31. What is the nature of their employer/own business		
32. What is your current occupation?		

SECTION FOUR - APPLICANT INCOME CONTINUED...

FIRST APPLICANT

33. Income details

annual basic salary for each year*

* including any guaranteed bonus, car allowance, pension and mortgage or rent subsidy

non guaranteed bonus, overtime, commission

other regular income

Pension income

▲ Please use Section Ten on page 9 for further details of your private pension/s.

child maintenance

foster income - the average amount earned for the last 2 years, or the most recent year's earnings if lower than the average

34. Is the income declared contracted and paid in GBP? yes no

35. Intended retirement age

36. If the loan extends beyond the applicant's intended retirement age, what is their annual retirement income expected to be

State pension	Total of private pension(s)
<input type="text" value="£"/>	<input type="text" value="£"/>

▲ Please use Section Ten on page 9 for further details of the private pension/s.

37. If they are retired please tell us their total annual retirement income

State pension	Total of private pension(s)
<input type="text" value="£"/>	<input type="text" value="£"/>

▲ Please use Section Ten on page 9 for further details of the private pension/s.

38. Do they own 25% or more of the shares in their employer's business? yes no

39. If they are self employed, or own 25% or more of the shares in their employer's business, please tell us the net profit before tax for the last 2 years. If they are a Buy to Let applicant please tell us the net profit before tax for the last year. (If they are in partnership, please tell us only their share of the net profits)

have they been trading for three years? yes no

please start with the most recently completed accounts

1	year ending <input type="text"/>	<input type="text" value="£"/>
2	year ending <input type="text"/>	<input type="text" value="£"/>

40. If they own at least 25% of the shares in their employer's business, please tell us their gross dividend income from the business for the last 2 years. If they are a Buy to Let applicant please tell us the gross dividend income for the last year

please start with the most recently completed accounts

1	year ending <input type="text"/>	<input type="text" value="£"/>
2	year ending <input type="text"/>	<input type="text" value="£"/>

41. Name and address of accountant if they are self employed, or have 25% or more shares in their employer's business

name <input type="text"/>	
address <input type="text"/>	
<input type="text"/>	postcode <input type="text"/>
tel number <input type="text"/>	

SECOND APPLICANT

annual basic salary for each year*

* including any guaranteed bonus, car allowance, pension and mortgage or rent subsidy

non guaranteed bonus, overtime, commission

other regular income

Pension income

▲ Please use Section Ten on page 9 for further details of your private pension/s.

child maintenance

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have they been trading for three years? yes no

please start with the most recently completed accounts

1	year ending <input type="text"/>	<input type="text" value="£"/>
2	year ending <input type="text"/>	<input type="text" value="£"/>

40. If they own at least 25% of the shares in their employer's business, please tell us their gross dividend income from the business for the last 2 years. If they are a Buy to Let applicant please tell us the gross dividend income for the last year

please start with the most recently completed accounts

1	year ending <input type="text"/>	<input type="text" value="£"/>
2	year ending <input type="text"/>	<input type="text" value="£"/>

41. Name and address of accountant if they are self employed, or have 25% or more shares in their employer's business

name <input type="text"/>	
address <input type="text"/>	
<input type="text"/>	postcode <input type="text"/>
tel number <input type="text"/>	

42. Is their accountant

chartered

certified

Institute of Taxation

chartered

certified

Institute of Taxation

CIMA

other

CIMA

other

SECTION FIVE - EXISTING MORTGAGES & OTHER OUTGOINGS

FIRST APPLICANT

SECOND APPLICANT

43. If the applicant is selling their property, please tell us the selling price

£

£

44. If remortgaging, is the applicant a legal owner of the property?

yes

no

yes

no

45. Do they have a mortgage on this property?

yes

no

yes

no

46. How much do they owe?

£

£

47. Who is their lender?

48. Lender address (if not Bank of Ireland)

address

 postcode

address

 postcode

49. Mortgage account number

50. Length of time with this lender

years months

years months

51. Current mortgage/rent payment per month

£

£

52. Will the applicant have paid this mortgage off by the time their new mortgage has completed?

yes

no

yes

no

53. Does the applicant intend to transfer this property to a Buy to Let?

yes

no

yes

no

▲ If 'yes', please give more details on page 10, question 92

▲ If 'yes', please give more details on page 10, question 92

Buy to Let applicants only

54. Please confirm the lower of either:

1) the estimated unfurnished rental figure, or
 2) the current rental being paid on the property you are mortgaging

£

1) the estimated unfurnished rental figure, or
 2) the current rental being paid on the property you are mortgaging

£

55. How many mortgaged Buy to Let properties does the applicant(s) have with us (including this application and any others in progress)?

56. How many mortgaged Buy to Let properties does the applicant(s) have in total with other lenders (including any applications in process)?

We accept a maximum of 3 mortgaged properties per applicant (either solely or jointly) in total across all lenders, including any with Bank of Ireland Group. Properties that are owned in the name of a limited company that an applicant is a director of and applications in progress should also be included. We don't take any Buy to Lets into account if they're not mortgaged.

ALL applicants

57. How long has the applicant had their bank account for?

years months

years months

58. Is the applicant aware of any known future events which may affect their expenditure?

yes

no

yes

no

SECTION FIVE - EXISTING MORTGAGES & OTHER OUTGOINGS CONTINUED...

59. Please list any outstanding commitments or debts, including any loans that the applicant(s) guarantees.

Current debts and outgoings	Monthly payment	Name of lender	Start date	Account number	Credit limit or original loan amount	Balance currently outstanding	Is the applicant going to pay off any of this with their new mortgage? If so, please tell us how much	Is the loan secured?		1st or 2nd Applicant
								Yes	No	
Loans, HP and leases	£		/ /		£	£	£			
	£		/ /		£	£	£			
	£		/ /		£	£	£			
Store and credit cards	£		/ /		£	£	£			
	£		/ /		£	£	£			
	£		/ /		£	£	£			
Overdrafts	£		/ /		£	£	£			
	£		/ /		£	£	£			
Catalogues	£		/ /		£	£	£			
Maintenance or CSA	£									
Child care	£									
School fees	£									
Other (please specify)	£		/ /		£	£	£			
	£		/ /		£	£	£			

FIRST APPLICANT

60. Has the applicant ever?

- been in arrears with their rent, mortgage payments or any other loans? yes no
- had a court judgement made against them? yes no
- been made bankrupt? yes no
- entered into a Debt Relief Order (DRO)? yes no
- made arrangements with creditors? yes no
- been refused a loan on this or any other property? yes no

SECOND APPLICANT

- been in arrears with their rent, mortgage payments or any other loans? yes no
- had a court judgement made against them? yes no
- been made bankrupt? yes no
- entered into a Debt Relief Order (DRO)? yes no
- made arrangements with creditors? yes no
- been refused a loan on this or any other property? yes no

If the applicant answers 'yes', we will require more details

61. Select all the sources of income that have added to the applicant's wealth

- Casual employment Pension income
- Divorce settlement / maintenance from previous spouse / partner Redundancy payment
- Equity from the sale of a property Rental income
- Gambling winnings (including any lottery) Retirement lump sum payment
- Gift (money)* Salary / wages / bonus
- Inheritance / trust fund Savings / dividend payment / investment income
- Insurance payment Social / charitable benefits
- Payments from parents Student grant / loan

*Please give details

- Casual employment Pension income
- Divorce settlement / maintenance from previous spouse / partner Redundancy payment
- Equity from the sale of a property Rental income
- Gambling winnings (including any lottery) Retirement lump sum payment
- Gift (money)* Salary / wages / bonus
- Inheritance / trust fund Savings / dividend payment / investment income
- Insurance payment Social / charitable benefits
- Payments from parents Student grant / loan

*Please give details

FIRST APPLICANT

SECOND APPLICANT

62. Does any of the applicants total income or funds come from outside the UK/EU?

yes no

▲ If you answered 'yes', please fill in details below

yes no

▲ If you answered 'yes', please fill in details below

Where the applicant(s) get income or funds from outside the UK/EU, we need to know which countries this money is coming from and what this is as a percentage of the applicants total income.

Income or funds from outside the UK/EU won't be included in our affordability assessment.

63. Which countries from outside the UK/EU does the applicant(s) get money from?

Income and funds from (country)	Percentage of total income

▲ If you need to add more countries, please use the additional information box on page 9

Income and funds from (country)	Percentage of total income

▲ If you need to add more countries, please use the additional information box on page 9

SECTION SIX - PURCHASE: DEPOSIT FUNDING & PROPERTY VALUE

64. If the applicant(s) is purchasing, where will the money for the deposit come from?

personal savings sale of property a gift from family the builder or seller of the new property*
 a loan* shared equity* another source*

*please give details

65. If purchasing, what is the purchase price?

£

66. What is the estimated value if they are remortgaging or purchasing at a concessionary price?

£

67. If you are remortgaging please advise the purpose of any additional borrowing

home improvements to this property <input style="width: 150px;" type="text"/> £	repay home improvements, car loans, pay school fees or purchase pension <input style="width: 150px;" type="text"/> £
costs and fees in connection with this mortgage <input style="width: 150px;" type="text"/> £	repay other debts <input style="width: 150px;" type="text"/> £
business investment <input style="width: 150px;" type="text"/> £	other <input style="width: 150px;" type="text"/> £

▲ If you've answered 'other' please give us full details on page 9

For any of the options below, please tell us whether the property is used on a Buy to Let or residential basis

home improvements to another property	£ <input style="width: 100px;" type="text"/>	Buy to Let <input type="checkbox"/>	residential <input type="checkbox"/>
deposit for another property	£ <input style="width: 100px;" type="text"/>	Buy to Let <input type="checkbox"/>	residential <input type="checkbox"/>
outright purchase of another property	£ <input style="width: 100px;" type="text"/>	Buy to Let <input type="checkbox"/>	residential <input type="checkbox"/>
part or full redemption of a mortgage on another property	£ <input style="width: 100px;" type="text"/>	Buy to Let <input type="checkbox"/>	residential <input type="checkbox"/>

▲ Please use page 9 to give us details about each option selected

SECTION SEVEN - PROPERTY DETAILS

68. Where is the property they are mortgaging? England/Wales Scotland Northern Ireland

69. Property type house bungalow converted flat or maisonette purpose built studio flat
 converted studio flat purpose built flat or maisonette

70. Is the property detached semi detached terrace

71. And is it freehold leasehold commonhold simple ownership
 if leasehold, please give remaining term of lease years

72. Full postal address of the property to be mortgaged
 address

 postcode

73. Purchase date of the property if this is a remortgage? / / Date of entry if the applicant is buying in Scotland. / /

74. Number of bedrooms

75. When was the property constructed? pre 1920 1920 - 1945 1946 - 1979 1980 to more than 12 months ago
 constructed within the last 12 months brand new/under construction

76. Is the property ex-public (e.g. local authority, housing association or MOD)? yes no

77. Will there be any other occupants, aged 17 or over, living at the property (not applicable for Buy to Let mortgages)? yes no

name <input type="text"/>	name <input type="text"/>
date of birth <input type="text"/>	date of birth <input type="text"/>
relationship to applicant(s) <input type="text"/>	relationship to applicant(s) <input type="text"/>

78. Will the property or any part of it be used for business purposes? yes no

79. If buying, are there any discounts or incentives as part of the purchase? yes no

80. If the applicant is applying for a Buy to Let mortgage
 Please tell us if the property will be let to a relative yes no
 what is the estimated rental value £ per month
 will there be any existing tenants on completion of this loan? yes no if yes, please tell us:
 the date the tenant first occupied the property / /
 the date the tenancy agreement finishes / / the monthly rent currently paid by the tenants £
 will/does the tenancy agreement require the rent to be paid in GBP? yes no
 will the property be let to one family unit? yes no
 how many people will be named on the tenancy agreement? / /
 does the property need a HMO licence from the Local Authority? yes no

If 'yes', please give more details in question 92 on page 10

Is the applicant converting their current residential property to a Buy to Let? yes no

When the applicant took ownership of the property did they always intend to rent it to non-family members? yes no

Has the applicant inherited or are they inheriting the property? yes no

Has any applicant or a member of their family (including their spouse or partner), ever lived in the property? yes no

SECTION EIGHT - FEES

81. The applicant(s) may have to pay a Product Fee for their mortgage

If possible, would they like the Product Fee added to the loan? yes no

82. Product Fee

£

83. If you are charging the applicant(s) a fee for your services please tell us how much it is and whether it's refundable

application	<input type="text"/>	refundable?	yes <input type="checkbox"/>	no <input type="checkbox"/>
offer	<input type="text"/>	refundable?	yes <input type="checkbox"/>	no <input type="checkbox"/>
completion	<input type="text"/>	refundable?	yes <input type="checkbox"/>	no <input type="checkbox"/>

SECTION NINE - ADDITIONAL INFORMATION

84. Valuation report required

Standard Mortgage Valuation Report HomeBuyer Report Building Survey

For Scottish purchases, please have relevant valuation details to hand when completing your application online.

85. Details of who to contact to access the property

name tel number

address

postcode

86. Please provide details of the vendor

name tel number

87. Details of the Estate Agent selling the property

name tel number

address

postcode

88. Details of the bank/building society from which the applicant(s) wishes to make their monthly mortgage payments

name of bank/building society

name of account holder(s)

sort code account number

These details will be used in the Direct Debit Mandate which will be sent out with the Offer of Loan. The applicant(s) will be required to sign the Direct Debit Mandate and return it to us with their signed Offer of Loan.

89. Details of the Solicitors/Conveyancing firm and the individual acting for the applicant(s)

name of firm telephone number

address

postcode

individual acting

SECTION TEN - ADDITIONAL INFORMATION

90. Additional Information

Please use this box to record information about:

- previous addressess or employers
- contract value (£) and end date for temporary and fixed term contracts or contractor employment
- other sources of income
- other mortgages held
- if remortgaging, details of 'other' additional borrowing
- details or explanation of poor credit or adverse history
- additional Solicitor(s) information

If the applicant is converting their current residential property to a Buy to Let, please tell us:

- their new address
- occupancy status e.g. renting
- if they're buying:
 - purchase price of the property
 - loan amount (if mortgaged)
- what they plan to do with any additional money borrowed from us
- income or funds from outside the UK/EU

For each applicant we need a breakdown of pension benefit for every provider, plus state pension details. Please include all private and state pension income. Include the name(s) of the pension provider and annual income

SECTION ELEVEN - BTL TOP SLICING ONLY

FIRST APPLICANT

SECOND APPLICANT

91 What will the applicant's marginal rate of income tax be when the annual rent for this Buy to Let is taken into account?

For England, Wales & Northern Ireland

Non payer

Basic rate

Higher rate

Additional rate

For Scotland

Non payer

Starter rate

Basic rate

Intermediate rate

Higher rate

Top rate

For England, Wales & Northern Ireland

Non payer

Basic rate

Higher rate

Additional rate

For Scotland

Non payer

Starter rate

Basic rate

Intermediate rate

Higher rate

Top rate

92 What is the total balance of all Buy to Let mortgages held with us (including any applications in progress)?

£

£

93 What is the total balance of all Buy to Let mortgages held with other lenders (including any applications in progress)?

£

£

94 What is the total monthly rental income received for all current rental properties held (excluding the rental for this application)?

£

£

SECTION THIRTEEN - DECLARATION & CONSENT

All Applicants must agree to proceed with the application on the basis of this Declaration and Consent. The Intermediary will be asked to verify this when he or she completes the application online. The applicant(s) will receive a copy of the Declaration and Consent with their mortgage offer, they will be asked to sign that copy and return it to us.

DECLARATION AND CONSENT

To: Bank of Ireland (UK) plc (including its successors and assignees) trading as Bank of Ireland UK ('you'):

I confirm that

1. The information I have given you is true and complete to the best of my knowledge and belief. I will let you know straight away if any of the information changes before completion of the mortgage.
2. If I have told you I will repay existing debts, whether from additional funds raised by this mortgage or not, these will be repaid before or immediately after completion.
3. I will not be borrowing any more money to make immediate improvements to the property, unless I tell you otherwise.
4. I will have full vacant possession of the property on completion, unless I tell you otherwise.
5. I will not rely on any valuation report prepared for Bank of Ireland UK when deciding:
 - a. to go ahead with the purchase or remortgage of the property
 - b. how much to pay for the property
6. The property is not self-build unless I tell you otherwise.
7. I am not purchasing under either a 'Right to Buy', 'Rent to Mortgage', 'Shared Ownership' (unless the property is in Northern Ireland and I have applied through a Bank of Ireland branch) or 'Voluntary Purchase Grant' scheme.
8. If the property is less than ten years old, there is or will be an approved new home warranty scheme or Professional Consultant's Certificate in place.

I understand that

1. You have the legal power included in the Mortgage Deed (Standard Security in Scotland) to transfer my mortgage to another organisation which may not be a bank or an organisation linked to a bank. I agree you can exercise this power at any time during the term of the mortgage.
2. Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc.
3. My mortgage may be refused if you get information later that disagrees with what I (or someone acting on my behalf) have already told you.
4. It is my responsibility to make sure the property is sufficiently insured at all times. Any insurance policy which I take out through your insurer may mean you will receive a commission and I agree to this.
5. I will be responsible for all mortgage payments if I become unemployed, sick or have an accident.
6. Any monthly payments made by any one of the borrowers may be treated as payment for all of the borrowers.

In the following sections 'our', 'we' and 'us' means Bank of Ireland (UK) plc and 'you' or 'your' means the applicants.

Keeping you informed

Bank of Ireland (UK) plc and other members of the Bank of Ireland Group would like to tell you about financial products and associated services, such as mortgages, savings, loans and credit cards. This may include offers of new rates, where relevant, that may be of interest to you.

By ticking one or more of these boxes you consent to receive information about financial products and services by:

Post Phone Email SMS

You agree if you do not give consent this may limit the information, products and services we can offer you.

Please note: if you have any other accounts with Bank of Ireland and have provided a different preference to those chosen above, please allow for a short period of time for your latest preference to apply. You are free to change your consent at any time. (To do this - see our Privacy Notice www.bankofirelanduk.com/privacynotice.)

Submitting your application


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 identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.bankofirelanduk.com/privacynotice.

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 how your information will be used by us and these fraud prevention agencies and your data protection rights can be found at www.bankofirelanduk.com/privacynotice.

Your Personal Information

 We take your privacy seriously and we want you to be clear about how we use your personal information.

Please read our Privacy Notice www.bankofirelanduk.com/privacynotice which explains, for example:

- The types of personal information we collect
- How we use your personal information
- Who we share your personal information with
- Your personal information rights

By submitting your application you confirm you have read the above information and our Privacy Notice www.bankofirelanduk.com/privacynotice.

Mortgages are subject to status and valuation. Residential borrowers must be 18 or over and Buy to Let borrowers must be 21 or over.

Payment of valuation fee

Bank of Ireland UK will need to check the information given by all mortgage applicants which will include obtaining references for the last three years. To ensure your application is processed as quickly as possible, we will commit your payment for the valuation fee after an initial assessment.

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