

# Home Loan Application Form - Danske Bank

## This application form is divided into the following sections:

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### Checklist

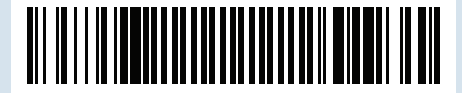
- Have you provided proof of identify and address for each applicant
- Have you provided evidence of income for each applicant
- Has each applicant signed the declaration on page 15
- Has each applicant signed a Signature Card

Danske Bank A/S (trading as Danske Bank) is authorised by The Danish FSA in Denmark and is regulated by the Central Bank of Ireland for conduct of business rules.

Danske Bank A/S is a plc registered in Copenhagen, CVR-no. 61126228, at the Danish DCCA. Registered branch in Ireland Company No. 905623 with office at 3 Harbourmaster Place, IFSC, Dublin 1. Registered office in Denmark: 2-12, Holmens Kanal, DK-1092, Copenhagen K, Denmark.

Details of all Danske Bank A/S directors can be viewed at its registered offices.

# Home Loan Application Pre-Conditions



DB000000000019399

**In order to apply you must be able to answer YES to the following questions.**

Are all applicants aged 18 or above?  Yes  No

Is the property the applicant's primary residence and located in the Republic of Ireland?  Yes  No

Are all applicants permanent residents in Republic of Ireland?  Yes  No

Please note

- To apply PAYE Applicants must have been in continuous employment for the last five years with a minimum of six months with their current employer.
- To apply Self Employed applicants must have been in business for a minimum of three years.

**This is a Loan application and is not an offer by the Bank to lend.**

Danske Bank will contact you to discuss this application.

Documentation we require all applicants to submit with this application form

## Identification and Address Verification

### Identification Verification

Please provide either an original or a certified\* copy of ONE of the following:

1. Current (in date) valid Passport
2. Current (in date) valid Drivers License (UK and ROI only)
3. Current (in date) valid National ID Card (EU Only)
4. Current (in date) valid Provisional Drivers License (ROI Only)

### Address Verification

Please provide either an original or a certified\* copy of ONE of the following:

1. Current (dated within last 6 months) Utility Bill e.g. Gas, Electricity, Landline Telephone, Sky/Cable TV, Broadband
2. Current (dated within last 6 months) Bank, Building Society, Financial Institution, statement or letter
3. Current (dated within last 6 months) official document issued from the Revenue Commissioners
4. Current (dated within last 6 months) official document issued from the Department of Social and Family Affairs
5. Current (dated within last 6 months) Insurance Certificate or Schedule e.g. Household, Health and Motor insurance.

\* Certification should be carried out by a Regulated Bank or Financial Institution, Notary Public, Doctor, Practicing Solicitor, Chartered & Certified Accountant, a member of An Garda, Embassy Official or Commissioner for Oaths. Also selected locations of An Post (please see [www.danskebank.ie/AnPost](http://www.danskebank.ie/AnPost) for further information ) Please ensure that the document is clear, legible and stamped by certifier.

## Evidence of Income

Please provide the following original documents

- Most recent Payslip for 1 month immediately prior to the date of application - all applicants
- P60 - most recent for current customers, and for new customers P60's for the last two years - all applicants
- 12 months Current Account Statements - for new customers and/or where main current account(s) are held with another bank - both sole and joint applicants must provide
- Letter from employer for each applicant - detailing salary, length of time with employer (please see template in Appendix)
- Where the mortgage is being transferred from another lender, a copy of the latest annual mortgage statement dated within the last 12 months

## Self-employed applicants

Please provide the following original documents

- Previous 3 years audited/certified accounts
- OR
- 3 years Tax Assessment Statements
- OR
- Accountants letter confirming income for last three years
- And
- Accountants letter confirming that Tax, PAYE and PRSI are up to date
- And
- 12 months of Personal and Business bank account statements - for new customers and/or where main Business or Personal accounts are held in another bank

### Please post all documentation to us at:

Danske Bank  
Retail Services (2)  
PO Box 3345  
Dublin 24  
Ireland

If you have any questions about the information you need for any of your mortgage applications please call us on 1890 812 912.

# Section 1 - Personal Details

Sole Applicant

First name :

Surname :

How long at current address [MM/YY]

Current Address :

Previous Address :   
(if less than 3 years at Current)

Telephone number :

Mobile number :

E-mail Address :

Birthplace :

Country of birth :

Date of birth (dd/mm/yyyy) :

Marital Status :

- Single                       Divorced  
 Widowed                       Separated  
 Married                       Cohabitant/Partner

Gender :     Male     Female

No. of Dependants/Children:

Existing Danske Bank customer :     Yes     No

Sortcode :   

Account Number :   

**If No:**

How long with your current bank (YY):

Name of your current bank

How do you intend to fund your mortgage repayments eg. Salary etc.

Please note: If you wish to receive TRS (Tax Relief at Source) you will be required to hold an account with Danske Bank for this payment.  
For more information regarding fees and charges associated with our personal packages please see our "Clear and Simple - personal fees and charges explained" Brochure.

Joint Applicant

First name :

Surname :

How long at current address [MM/YY]

Current Address :

Previous Address :   
(if less than 3 years at Current)

Telephone number :

Mobile number :

E-mail Address :

Birthplace :

Country of birth :

Date of birth (dd/mm/yyyy) :

Marital Status :

- Single                       Divorced  
 Widowed                       Separated  
 Married                       Cohabitant/Partner

Gender :     Male     Female

No. of Dependants/Children:

Existing Danske Bank customer :     Yes     No

Sortcode :   

Account Number :   

**If No:**

How long with your current bank (YY):

Name of your current bank

How do you intend to fund your mortgage repayments eg. Salary etc.

Please note: If you wish to receive TRS (Tax Relief at Source) you will be required to hold an account with Danske Bank for this payment.  
For more information regarding fees and charges associated with our personal packages please see our "Clear and Simple - personal fees and charges explained" Brochure.

## Section 2a - Employment Details

Sole Applicant

- Employment Status :**
- |  |  |
|--|--|
| <input type="checkbox"/> Agency Contract       | <input type="checkbox"/> Part-time     |
| <input type="checkbox"/> Economically Inactive | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Fixed Term Contract   | <input type="checkbox"/> Semi-Retired  |
| <input type="checkbox"/> Full-Time             | <input type="checkbox"/> Retired       |
|  | <input type="checkbox"/> Student       |

- Employment Type :**
- |   |  |
|---|--|
| <input type="checkbox"/> Armed Forces             | <input type="checkbox"/> Junior Sales    |
| <input type="checkbox"/> Semi-skilled manual      | <input type="checkbox"/> Senior Clerical |
| <input type="checkbox"/> Junior Clerical          | <input type="checkbox"/> Senior Manual   |
| <input type="checkbox"/> Managerial               | <input type="checkbox"/> Senior Sales    |
| <input type="checkbox"/> Unskilled Manual         | <input type="checkbox"/> Services        |
| <input type="checkbox"/> Professional no Degree   | <input type="checkbox"/> Skilled Manual  |
| <input type="checkbox"/> Professional with Degree | <input type="checkbox"/> Other           |

**Occupation :**

Is this position: Permanent  or Temporary

**Employer Name :**

**Employer Address :**

**Self-employed Details :**

**Company Name :**

**Company Address :**

**Length of Service with current Employer:**

Years :  Months :

Income Frequency :  Weekly  Fortnightly  
 Monthly  Other

**How is your salary paid ?**

Direct to Danske Bank  Direct to other bank  
 Cash  Cheque  Other

Do you expect to remain with your existing employer ?  Yes  No

Only detail previous Employment if less than 2 years in current job:

Previous Employer Name :

Length of Service with previous Employer:

Years :  Months :

If you have any other employment please detail below:

Description :

Income €

Frequency :  Weekly  Fortnightly  
 Monthly  Other

As part of your employee benefits do you have any of the following :

Medical Insurance  Yes  No

Share Scheme/Options  Yes  No

Pension Arrangement  Yes  No

## Section 2b - Employment Details Continued

### Joint Applicant

- Employment Status :**
- |  |  |
|--|--|
| <input type="checkbox"/> Agency Contract       | <input type="checkbox"/> Part-time     |
| <input type="checkbox"/> Economically Inactive | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Fixed Term Contract   | <input type="checkbox"/> Semi-Retired  |
| <input type="checkbox"/> Full-Time             | <input type="checkbox"/> Retired       |
|  | <input type="checkbox"/> Student       |

- Employment Type :**
- |   |  |
|---|--|
| <input type="checkbox"/> Armed Forces             | <input type="checkbox"/> Junior Sales    |
| <input type="checkbox"/> Semi-skilled manual      | <input type="checkbox"/> Senior Clerical |
| <input type="checkbox"/> Junior Clerical          | <input type="checkbox"/> Senior Manual   |
| <input type="checkbox"/> Managerial               | <input type="checkbox"/> Senior Sales    |
| <input type="checkbox"/> Unskilled Manual         | <input type="checkbox"/> Services        |
| <input type="checkbox"/> Professional no Degree   | <input type="checkbox"/> Skilled Manual  |
| <input type="checkbox"/> Professional with Degree | <input type="checkbox"/> Other           |

**Occupation :**

Is this position: Permanent  or Temporary

Employer Name :

Employer Address :

**Self-employed Details :**

Company Name :

Company Address :

**Length of Service with current Employer:**

Years :  Months :

Income Frequency :  Weekly  Fortnightly  
 Monthly  Other

**How is your salary paid ?**

Direct to Danske Bank  Direct to other bank  
 Cash  Cheque  Other

Do you expect to remain with your existing employer ?  Yes  No

**Only detail previous Employment if less than 2 years in current job:**

Previous Employer Name :

Length of Service with previous Employer:

Years :  Months :

**If you have any other employment please detail below:**

Description :

Income €

Frequency :  Weekly  Fortnightly  
 Monthly  Other

As part of your employee benefits do you have any of the following :

Medical Insurance  Yes  No

Share Scheme/Options  Yes  No

Pension Arrangement  Yes  No

# Section 3 - Income Details

## Sole Applicant

### Annual Income

(amounts must be regular and guaranteed)

Gross Salary/Income €

Overtime/Commission/Bonus €

### Net Monthly Income

Wages / Salary €

Rental €

Rental Details €

Pension €

Investment €

Other €

### Other Details

Total €

Current Rate of Income Tax  %

## Joint Applicant

### Annual Income

(amounts must be regular and guaranteed)

Gross Salary/Income €

Overtime/Commission/Bonus €

### Net Monthly Income

Wages / Salary €

Rental €

Rental Details €

Pension €

Investment €

Other €

### Other Details

Total €

Current Rate of Income Tax

## Section 4a - Existing Property Details

Property Status : Sole Applicant

- |   |  |
|---|--|
| <input type="checkbox"/> Bungalow       | <input type="checkbox"/> Detached            |
| <input type="checkbox"/> Flat/Apartment | <input type="checkbox"/> Semi-Detached       |
| <input type="checkbox"/> Maisonette     | <input type="checkbox"/> Holiday home        |
| <input type="checkbox"/> Town House     | <input type="checkbox"/> Investment property |
| <input type="checkbox"/> Terrace        |  |

Residential Status :

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Owner occupier       | <input type="checkbox"/> Living with other relatives  | <input type="checkbox"/> Owner - Holiday Home      |
| <input type="checkbox"/> Tenant (furnished)   | <input type="checkbox"/> Lodger                       | <input type="checkbox"/> Owner - Investment to let |
| <input type="checkbox"/> Tenant (unfurnished) | <input type="checkbox"/> Provided by employer         | <input type="checkbox"/> Owner - Other family use  |
| <input type="checkbox"/> Living with parents  | <input type="checkbox"/> Renting from local authority | <input type="checkbox"/> Other                     |

Date Purchased (mm/yyyy) :  /

How many other parties share this ownership ?

What percentage do you own?  %

Is the property to be sold ?  Yes  No

Has the property been sold ?  Yes  No

Outcome Profit/Loss :  Profit  Loss

Total amount of : €

If yes, what was the agreed sale price €

Value : €  Outstanding Mortgage : €

Name of Current Lender :

Mortgage Type :

- |  |                                  |
|--|----------------------------------|
| <input type="checkbox"/> Capital and Interest              | <input type="checkbox"/> Tracker |
| <input type="checkbox"/> Part C & I and Part Interest only |                                  |

Remaining Term (Years/Months) :

Years :  Months :

Current Rate of Interest  %

Interest Rate Type :

- |                                     |                                    |
|-------------------------------------|------------------------------------|
| <input type="checkbox"/> Fixed      | <input type="checkbox"/> Capped    |
| <input type="checkbox"/> Variable   | <input type="checkbox"/> Cash back |
| <input type="checkbox"/> Discounted | <input type="checkbox"/> Other     |
| <input type="checkbox"/> Tracker    |                                    |

Do you have a second mortgage or secured loan ?

If yes, please detail Lender name, Balance of loan & Expiry Date ?  Yes  No

Property Status : Joint Applicant

- |   |  |
|---|--|
| <input type="checkbox"/> Bungalow       | <input type="checkbox"/> Detached            |
| <input type="checkbox"/> Flat/Apartment | <input type="checkbox"/> Semi-Detached       |
| <input type="checkbox"/> Maisonette     | <input type="checkbox"/> Holiday home        |
| <input type="checkbox"/> Town House     | <input type="checkbox"/> Investment property |
| <input type="checkbox"/> Terrace        |  |

Residential Status :

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Owner occupier       | <input type="checkbox"/> Living with other relatives  | <input type="checkbox"/> Owner - Holiday Home      |
| <input type="checkbox"/> Tenant (furnished)   | <input type="checkbox"/> Lodger                       | <input type="checkbox"/> Owner - Investment to let |
| <input type="checkbox"/> Tenant (unfurnished) | <input type="checkbox"/> Provided by employer         | <input type="checkbox"/> Owner - Other family use  |
| <input type="checkbox"/> Living with parents  | <input type="checkbox"/> Renting from local authority | <input type="checkbox"/> Other                     |

Date Purchased (mm/yyyy) :  /

How many other parties share this ownership ?

What percentage do you own?  %

Is the property to be sold ?  Yes  No

Has the property been sold ?  Yes  No

Outcome Profit/Loss :  Profit  Loss

Total amount of : €

If yes, what was the agreed sale price €

Value : €  Outstanding Mortgage : €

Name of Current Lender :

Mortgage Type :

- |  |                                  |
|--|----------------------------------|
| <input type="checkbox"/> Capital and Interest              | <input type="checkbox"/> Tracker |
| <input type="checkbox"/> Part C & I and Part Interest only |                                  |

Remaining Term (Years/Months) :

Years :  Months :

Current Rate of Interest  %

Interest Rate Type :

- |                                     |                                    |
|-------------------------------------|------------------------------------|
| <input type="checkbox"/> Fixed      | <input type="checkbox"/> Capped    |
| <input type="checkbox"/> Variable   | <input type="checkbox"/> Cash back |
| <input type="checkbox"/> Discounted | <input type="checkbox"/> Other     |
| <input type="checkbox"/> Tracker    |                                    |

Do you have a second mortgage or secured loan ?

If yes, please detail Lender name, Balance of loan & Expiry Date ?  Yes  No

## Section 4b - Existing Property Net Monthly Expenditure

Sole Applicant

Mortgage/Rent €

Rates/Local authority charges €

Heating €

Electricity €

Associated insurance policies €

Associated other loans €

Building/Contents insurance €

Other €

Other Details :

Total net monthly expenditure : €

Joint Applicant

Mortgage/Rent €

Rates/Local authority charges €

Heating €

Electricity €

Associated insurance policies €

Associated other loans €

Building/Contents insurance €

Other €

Other Details :

Total net monthly expenditure : €



## Section 4c - Additional Properties

Sole Applicant

Have you any other Properties ?

Yes  No

Number of Additional Properties :

If more than 1 additional property, print and fill out a copy of Page 10 for each additional property.

Joint Applicant

Have you any other Properties ?

Yes  No

Number of Additional Properties :

If more than 1 additional property, print and fill out a copy of Page 10 for each additional property.

## Section 4d - Additional Property Details

Sole Applicant

Property Type :

- Bungalow       Detached  
 Flat/Apartment       Semi-Detached  
 Maisonette       Holiday home  
 Town House       Investment property  
 Terrace       Family Home with attaching farm

Residential Status :

- Owner occupier       Living with other relatives       Owner - Holiday Home  
 Tenant (furnished)       Lodger       Owner - Investment to let  
 Tenant (unfurnished)       Provided by employer       Owner - Other family use  
 Living with parents       Renting from local authority       Other

Date Purchased (mm/yyyy) :

How many other parties share this ownership?

What percentage do you own?  %

Is the property to be sold?       Yes       No

Has the property been sold?       Yes       No

Outcome Profit/Loss :       Profit       Loss

Total amount of :      €

If yes, what was the agreed sale price      €

Value :      €

Outstanding Mortgage :      €

Name of Current Lender :

Mortgage Type :

Capital and Interest       Tracker

Part C & I and Part Interest only

Remaining Term (Years/Months)

Years :  Months :

Current Rate of Interest      %

Interest Rate Type :

Fixed       Tracker       Other

Variable       Capped

Discounted       Cash back

Joint Applicant

Property Type :

- Bungalow       Detached  
 Flat/Apartment       Semi-Detached  
 Maisonette       Holiday home  
 Town House       Investment property  
 Terrace       Family Home with attaching farm

Residential Status :

- Owner occupier       Living with other relatives       Owner - Holiday Home  
 Tenant (furnished)       Lodger       Owner - Investment to let  
 Tenant (unfurnished)       Provided by employer       Owner - Other family use  
 Living with parents       Renting from local authority       Other

Date Purchased (mm/yyyy) :

How many other parties share this ownership?

What percentage do you own?  %

Is the property to be sold?       Yes       No

Has the property been sold?       Yes       No

Outcome Profit/Loss :       Profit       Loss

Total amount of :      €

If yes, what was the agreed sale price      €

Value :      €

Outstanding Mortgage :      €

Name of Current Lender :

Mortgage Type :

Capital and Interest       Tracker

Part C & I and Part Interest only

Remaining Term (Years/Months)

Years :  Months :

Current Rate of Interest      %

Interest Rate Type :

Fixed       Tracker       Other

Variable       Capped

Discounted       Cash back

## Section 4e - Additional Property - Net Monthly Expenditure

Sole Applicant

Mortgage/Rent €      €

Rates/Local authority charges      €

Heating      €

Electricity      €

Associated insurance policies      €

Associated other loans      €

Building/Contents insurance      €

Other      €

Other Details :

Total net monthly expenditure :      €

Joint Applicant

Mortgage/Rent €      €

Rates/Local authority charges      €

Heating      €

Electricity      €

Associated insurance policies      €

Associated other loans      €

Building/Contents insurance      €

Other      €

Other Details :

Total net monthly expenditure :      €

## Section 5 - Net Monthly General Expenditure

	Sole Applicant		Joint Applicant
Hire Purchase	€	Hire Purchase	€
Telephone	€	Telephone	€
TV License	€	TV License	€
Life Assurance	€	Life Assurance	€
Pension Plan	€	Pension Plan	€
Personal Loans	€	Personal Loans	€
Child Care	€	Child Care	€
Education fees	€	Education fees	€
Credit card (s)	€	Credit card (s)	€
Car Insurance and Road Tax	€	Car Insurance and Road Tax	€
Petrol	€	Petrol	€
Subscriptions (e.g. Gym / Sky etc.)	€	Subscriptions (e.g. Gym / Sky etc.)	€
Food/drink/general spend	€	Food/drink/general spend	€
Clothing	€	Clothing	€
Holiday	€	Holiday	€
Other	€	Other	€
Other Details :		Other Details :	
Total net monthly expenditure :	€	Total net monthly expenditure :	€

## Section 6 - Bank and Building Society Accounts (ASSETS)

Please provide details of all Bank and Building Society Accounts.

Have you any Savings/Investments ?  Yes  No

	Name / Type	Provider	Balance	Sole / Joint
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

## Section 7 - Commitments (LIABILITIES)

Please provide details of any other borrowing / overdrafts.

Have you any other Commitments?  Yes  No

	Name / Type	Provider	Outstanding Balance	Monthly Repayment	Credit Limit <small>(credit/store cards only)</small>	Sole/ Joint
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						

## Section 8 - Loan Details

Borrower Type :

- Mover (Trading Up/Down)       Other Purchase  
 Re-Mortgage/switcher       Change Security

Purpose of Loan :

- Home Purchase       Remortgage/Equity Release  
 Additional borrowing       Product or Rate Transfer  
 Debt Consolidation       Other (please detail)

Property Value

€

What is this Value Based On ?

How much do you wish to borrow

€

Please provide a detailed breakdown with figures on how the loan amount / deposit are made up including purpose of any additional funds:

Purchase price	€ <input type="text"/>	Mortgage Amount	€ <input type="text"/>
Stamp Duty	€ <input type="text"/>	Savings	€ <input type="text"/>
Legal fees	€ <input type="text"/>	Gift	€ <input type="text"/>
Furniture/appliances	€ <input type="text"/>	Other	€ <input type="text"/>
Other	€ <input type="text"/>	(if other please advise source of same)	<input type="text"/>
<b>Total</b>	€ <input type="text"/>	<b>Total</b>	€ <input type="text"/>

Over what repayment period do you want this loan ?

Years (YY) :

& Months (MM) :

Please note the max term is 30 years.

Will this extend beyond your retirement?  Yes  No

If so how do you propose to repay the loan after retirement ?

Is there any other information which is relevant to your application ?

Loan Type :  Variable Rate       Fixed Rate       Undecided

## Section 9a - New PropertyDetails

Address :

County :

Postcode :

Approximate Year of Construction :

Number of Storeys :

Property Type :

Number of Bedrooms :

Is any part of the property currently let or to be let in the future ?  Yes  No

Please be advised that under the terms of the mortgage, the Bank's consent is required to any letting and please contact the Bank for further details should you wish to lease the property.

Please give details of any occupants

Name :  DOB (dd/mm/yyyy):

Relationship :

Is any financial contribution made ?  Yes  No

Details of contribution ?  €

Name :  DOB (dd/mm/yyyy):

Relationship :

Is any financial contribution made ?  Yes  No

Details of contribution ?  €

---

## Solicitors Details

Name of firm :

Solicitor acting :

Address :

Telephone number :

## Selling Agent Details

Name of firm :

Contact Name :

Telephone :

## Section 9b - Assumed New Property Net Monthly Expenditure

	Sole Applicant		Joint Applicant
Mortgage/Rent	€ <input type="text"/>	Mortgage/Rent	€ <input type="text"/>
Rates/Local authority charges	€ <input type="text"/>	Rates/Local authority charges	€ <input type="text"/>
Heating	€ <input type="text"/>	Heating	€ <input type="text"/>
Electricity	€ <input type="text"/>	Electricity	€ <input type="text"/>
Associated insurance policies	€ <input type="text"/>	Associated insurance policies	€ <input type="text"/>
Associated other loans	€ <input type="text"/>	Associated other loans	€ <input type="text"/>
Building/Contents insurance	€ <input type="text"/>	Building/Contents insurance	€ <input type="text"/>
Other	€ <input type="text"/>	Other	€ <input type="text"/>
Other Details : <input type="text"/>		Other Details : <input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	
Total net monthly expenditure : € <input type="text"/>		Total net monthly expenditure : € <input type="text"/>	

### STATUTORY WARNINGS

(These warnings are required by the Consumer Credit Act 1995 and the Consumer Protection Code.)

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

**WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME (This will not apply during any period of fixed interest rate).**

**WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY. FAILURE TO KEEP UP PAYMENTS ON THIS MORTGAGE MAY PUT YOUR ABILITY TO FINANCE FUTURE NEEDS AT RISK.**

(Endowment Mortgage)

**WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT**

(If the mortgage loan is interest only)

**WARNING: THE ENTIRE AMOUNT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD**

**WARNING: PURCHASING THIS PRODUCT MAY NEGATIVELY IMPACT ON YOUR ABILITY TO FUND FUTURE NEEDS.**

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

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

### GENERAL STATUTORY NOTICES

#### Fixed Rate Loan

A redemption fee shall be payable if you redeem the loan in whole or in part at any time during a Fixed Rate Period or convert to a Variable Rate. Such redemption fee will be the equivalent of six months interest calculated at the rate applicable to the loan on the amount thereof redeemed or converted or the equivalent of interest on the amount redeemed or converted for the number of days remaining where the outstanding period is less than six months.

#### Surcharge interest

Arrears of Repayment Instalments and other overdue payments will carry interest at the applicable rate of interest compounded monthly. Please refer to the website for current interest rates.

# Section 10 Declaration

I/We declare that

- a) The information given in this application is true to the best of my/our knowledge and belief. I/We undertake to notify Danske Bank of any changes in my/our circumstances (which does or may affect the information herein, prior to any loan being granted and to observe good faith towards Danske Bank.
- b) I/We understand that the bank will accept a valuation report prepared by a valuer/surveyor nominated by me. If the bank accepts such a valuation report, I/we understand that no responsibility is accepted by the bank for the accuracy or validity of any statements or opinions made or implied in the report.
- c) I/We agree to pay my own legal, security and registration costs and any valuers/surveyors fees in connection with any loan provided to me/us in accordance with the terms and conditions of the relevant house mortgage facility letter or credit agreement.
- d) I/We authorise you to make such enquiries as you deem necessary in relation to this application for credit. This may include furnishing to and receiving from the Irish Credit Bureau Limited, or any other credit register performing similar functions, and any parent or associated company of the bank any information relating to the application or any banking or other facilities made available as a result of it.
- e) I/we consent to the use of my/our personal information as described in the "How we Use Personal Information", and the Use of Personal Information form which I/we will complete with this application.
- f) I/We agree that the Bank may charge any applicable Arrangement Fee to my/our current account on approval of the loan.

Signatures:

Sole applicant \_\_\_\_\_

Joint applicant \_\_\_\_\_

Date \_\_/\_\_/----

Date \_\_/\_\_/----

# Section 1 1 a - Use of Your Personal Information

## First/Sole Applicant

1. Information, including your personal data, provided by you and generated during the course of your relationship with us will be used by us for the purposes of managing our relationship with you including, for example, determining your suitability for, and managing our provision of, a particular financial product or service. We may also use your information for marketing, debt recovery, fraud prevention, and research purposes. We will not collect any more personal data from you than is necessary to fulfil these purposes. We may be required to retain personal data for audit or legal or regulatory reasons for a certain period even if your relationship with us ceases. We will not retain your data for longer than necessary.
2. Danske Bank, in its absolute discretion, may from time to time temporarily grant its customers unauthorised credit. So, for example, Danske Bank, may in its absolute discretion elect to facilitate a customer by encashing a cheque/payment that would otherwise be 'bounced', or by allowing credit to be drawn temporarily on an account where this has not been duly authorised. Of course Danske Bank gives no commitment that it will do so in any one instance or that having done so in one instance it will do so again. Moreover, an interest cost will be incurred by the relevant customer. To enable Danske to facilitate customers in this matter, please note that credit-related questions are asked of all customers seeking to open a current account with Danske Bank.
3. We may also need to collect, use, process and disclose certain sensitive personal data relating to you (e.g. details of your health record or condition, lifestyle or criminal convictions), for example in circumstances where we arrange life assurance or payment protection insurance, where you require special services, for insurance purposes if you injure yourself on our premises, to process an insurance claim or allow extra time for loan repayments or to understand the purpose of a loan.
4. We may disclose your data and/or sensitive personal data under strict obligations of confidentiality to our agents and/or service providers for the purposes referred to above. We may disclose your data to other members of the Danske Group. We may be obliged to disclose your information, including your personal data and/or sensitive personal data, to our auditors, bankers, legal and other professional advisers and to third parties (including government agencies) as may reasonably be required in connection with the purposes referred to above or pursuant to any law or court order.
5. In the course of your relationship with us, you may occasionally speak with our employees (or persons acting on our behalf) by telephone. To ensure that we provide a quality service, your telephone calls may be recorded. We will treat the recorded information as confidential and will only use it for staff training/quality control purposes, confirming details of your conversations with us, or any other purposes mentioned in this notice.
6. You have the right to ask for a copy of any personal data and/or sensitive personal data held about you (for which we may charge a small fee) and to have any inaccuracies in such personal data and/or sensitive personal data corrected. If you wish to avail of this right, please contact our Data Protection Officer, FREEPOST F1116 , 1 Airton Close, Dublin 24.
7. You acknowledge that by signing this notice, you hereby consent to the collection, processing use and disclosures of your information, including your personal data and sensitive personal data, as set out in this notice.
8. In certain instances your data may be transferred outside the European Economic Area and by signing this notice you are deemed to expressly consent to this.
9. In this document: "we", "us" and "our" means Danske Bank A/S, a company incorporated in Denmark, trading in Ireland as Danske Bank and having its registered address at 3 Harbourmaster Place, IFSC, Dublin 1; and "you" and "your" means the signatory hereto or the business for which such signatory is signing.
10. Subject to the marketing preferences indicated below, we, other group companies and/or third parties carefully selected by us may wish to contact you with information relating to products or services that may be of interest to you. In the event that you cease to be a customer, and subject to the marketing preferences indicated below, we will retain your details and continue to keep you up to date with information relating to products or services which may be of interest to you.

### Credit Reference Agency Search

Danske Bank (or parties acting on our behalf) may search the files of credit reference agencies who will record the search. We may do this if you apply to us for a credit facility, if you offer us a guarantee, when we review your facilities with us, or when we open a new account for you or for a company or partnership of which you are an officer, substantial shareholder or partner. Information about how you operate your account may also be shared with such agencies. (This does not apply if you are under 18 or asking for a service or product which is not related to credit).

I consent for you to search my record at credit reference agencies.

Name (CAPS): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_/\_\_/\_\_\_\_



**E-mail Communication**

Danske Bank is committed to customer confidentiality however we can communicate with you via unencrypted e-mail. Unless otherwise advised by you in writing, we shall assume, and it is hereby agreed between us, that (i) you are satisfied for us to communicate with you by way of unencrypted e-mail, and (ii) we are not liable for: (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending any unencrypted email that contains any information of any nature regarding you; and (b) any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any e-mail message that we may send. I agree and consent for you to communicate with me via unencrypted e-mail.

Email address: \_\_\_\_\_

Name (CAPS): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_/\_\_/----

**For Bank use:**

Comment added to 'comments and contacts' section in customer portal indicating above preferences

(tick box to confirm)  Initial\_\_\_\_\_

**Marketing preferences**

Danske Bank would like to provide you with further information on new products or services available from ourselves or other companies within our group. You have a right not to receive this information.

Please tick the box below if you do NOT want to receive this Information

- by mail
- by phone

Please tick the box below if you DO WANT to receive this information:

- by e-mail
- SMS text or picture messaging
- by fax

If at any time in the future you decide that you do not want to receive any marketing information from us at all, or in any particular form, please let us know by writing to us at:

Danske Bank Data Protection Officer  
FREEPOST F1116,  
1 Airton Close  
Dublin 24

(Freephone no: 1 800 818 300).

Name (CAPS): \_\_\_\_\_

Signature / Date: \_\_\_\_\_

Note: Each person on a joint account must complete a separate form.

**For Bank use:**

Sort Code: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Customer No.: 8: \_\_\_\_\_

**YOU MAY WANT TO RETAIN A COPY OF YOUR PREFERENCES INDICATED ABOVE, OR A COPY OF THIS DOCUMENT, FOR YOUR RECORDS**

# Section 11b - Use of Your Personal Information

## Joint Applicant

1. Information, including your personal data, provided by you and generated during the course of your relationship with us will be used by us for the purposes of managing our relationship with you including, for example, determining your suitability for, and managing our provision of, a particular financial product or service. We may also use your information for marketing, debt recovery, fraud prevention, and research purposes. We will not collect any more personal data from you than is necessary to fulfil these purposes. We may be required to retain personal data for audit or legal or regulatory reasons for a certain period even if your relationship with us ceases. We will not retain your data for longer than necessary.
2. Danske Bank, in its absolute discretion, may from time to time temporarily grant its customers unauthorised credit. So, for example, Danske Bank, may in its absolute discretion elect to facilitate a customer by encashing a cheque/payment that would otherwise be 'bounced', or by allowing credit to be drawn temporarily on an account where this has not been duly authorised. Of course Danske Bank gives no commitment that it will do so in any one instance or that having done so in one instance it will do so again. Moreover, an interest cost will be incurred by the relevant customer. To enable Danske to facilitate customers in this matter, please note that credit-related questions are asked of all customers seeking to open a current account with Danske Bank.
3. We may also need to collect, use, process and disclose certain sensitive personal data relating to you (e.g. details of your health record or condition, lifestyle or criminal convictions), for example in circumstances where we arrange life assurance or payment protection insurance, where you require special services, for insurance purposes if you injure yourself on our premises, to process an insurance claim or allow extra time for loan repayments or to understand the purpose of a loan.
4. We may disclose your data and/or sensitive personal data under strict obligations of confidentiality to our agents and/or service providers for the purposes referred to above. We may disclose your data to other members of the Danske Group. We may be obliged to disclose your information, including your personal data and/or sensitive personal data, to our auditors, bankers, legal and other professional advisers and to third parties (including government agencies) as may reasonably be required in connection with the purposes referred to above or pursuant to any law or court order.
5. In the course of your relationship with us, you may occasionally speak with our employees (or persons acting on our behalf) by telephone. To ensure that we provide a quality service, your telephone calls may be recorded. We will treat the recorded information as confidential and will only use it for staff training/quality control purposes, confirming details of your conversations with us, or any other purposes mentioned in this notice.
6. You have the right to ask for a copy of any personal data and/or sensitive personal data held about you (for which we may charge a small fee) and to have any inaccuracies in such personal data and/or sensitive personal data

corrected. If you wish to avail of this right, please contact our Data Protection Officer, FREEPOST F1116, 1 Airton Close, Dublin 24.

7. You acknowledge that by signing this notice, you hereby consent to the collection, processing use and disclosures of your information, including your personal data and sensitive personal data, as set out in this notice.
8. In certain instances your data may be transferred outside the European Economic Area and by signing this notice you are deemed to expressly consent to this.
9. In this document: "we", "us" and "our" means Danske Bank A/S, a company incorporated in Denmark, trading in Ireland as Danske Bank and having its registered address at 3 Harbourmaster Place, IFSC, Dublin 1; and "you" and "your" means the signatory hereto or the business for which such signatory is signing.
10. Subject to the marketing preferences indicated below, we, other group companies and/or third parties carefully selected by us may wish to contact you with information relating to products or services that may be of interest to you. In the event that you cease to be a customer, and subject to the marketing preferences indicated below, we will retain your details and continue to keep you up to date with information relating to products or services which may be of interest to you.

### Credit Reference Agency Search

Danske Bank (or parties acting on our behalf) may search the files of credit reference agencies who will record the search. We may do this if you apply to us for a credit facility, if you offer us a guarantee, when we review your facilities with us, or when we open a new account for you or for a company or partnership of which you are an officer, substantial shareholder or partner. Information about how you operate your account may also be shared with such agencies. (This does not apply if you are under 18 or asking for a service or product which is not related to credit).

I consent for you to search my record at credit reference agencies.

Name (CAPS): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_/\_\_/\_\_\_\_

**E-mail Communication**

Danske Bank is committed to customer confidentiality however we can communicate with you via unencrypted e-mail. Unless otherwise advised by you in writing, we shall assume, and it is hereby agreed between us, that (i) you are satisfied for us to communicate with you by way of unencrypted e-mail, and (ii) we are not liable for: (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending any unencrypted email that contains any information of any nature regarding you; and (b) any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any e-mail message that we may send. I agree and consent for you to communicate with me via unencrypted e-mail.

Email address: \_\_\_\_\_

Name (CAPS): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_/\_\_/\_\_\_\_

**For Bank use:**

Comment added to 'comments and contacts' section in customer portal indicating above preferences

(tick box to confirm)  Initial\_\_\_\_\_

**Marketing preferences**

Danske Bank would like to provide you with further information on new products or services available from ourselves or other companies within our group. You have a right not to receive this information.

Please tick the box below if you do NOT want to receive this Information

- by mail
- by phone

Please tick the box below if you DO WANT to receive this information:

- by e-mail
- SMS text or picture messaging
- by fax

If at any time in the future you decide that you do not want to receive any marketing information from us at all, or in any particular form, please let us know by writing to us at:

Danske Bank Data Protection Officer  
FREEPOST F1116,  
1 Airton Close  
Dublin 24

(Freephone no: 1 800 818 300).

Name (CAPS): \_\_\_\_\_

Signature / Date: \_\_\_\_\_

Note: Each person on a joint account must complete a separate form.

**For Bank use:**

Sort Code: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Customer No.: 8: \_\_\_\_\_

**YOU MAY WANT TO RETAIN A COPY OF YOUR PREFERENCES INDICATED ABOVE, OR A COPY OF THIS DOCUMENT, FOR YOUR RECORDS**

## Section 12 - Signature Cards

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All applicants must complete sign and date a Signature Card form.

### Sole or First Applicant Signature Card

Customer Number  
(Bank Use)

+

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I hereby give consent to Danske Bank A/S to hold my signature on this form and electronically. The signature will be used when checking a signature on a document.

Date

Signature

[The signature must be signed in black or blue ink and be kept inside the box]

Bank use - Employee B Number : \_\_\_\_\_

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+

All applicants must complete sign and date a Signature Card form.

### Joint Applicant Signature Card

Customer Number  
(Bank Use)

+

+

I hereby give consent to Danske Bank to hold my signature on this form and electronically.  
The signature will be used when checking a signature on a document.

Date

Signature

(The signature must be signed in black or blue ink and be kept inside the box)

Bank use - Employee B Number : \_\_\_\_\_

# Appendix

## Confirmation of Employment Status and Income

I hereby give my consent to the completion of this form by my employer to facilitate my application for credit facilities with Danske Bank (Please note that all information provided will be used in the strictest confidence by Danske Bank).

Signed \_\_\_\_\_

Name of Applicant:

Position held with the company:

Date employment commenced:

Is the applicant subject to a probationary period? If so, when is this due to be completed?

Is the position permanent/ temporary/ fixed term/ renewable/ non-renewable/other? (please detail)

State applicant's current gross annual salary/rate of pay:

Is the applicant eligible for a bonus? If so is it guaranteed or variable? (please detail)

Is the applicant eligible for any overtime or additional allowances? Are these guaranteed or variable? (please detail)

Please insert any additional information regarding the applicant's employment status/income:


Completed by: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

Company Name & Address:


Company Stamp:

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