

All original fully completed direct debit mandate drawn on a current account is required. It must be submitted at least 10 working days prior to drawdown.

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The Applicant(s) must present appropriate documents to verify their identity in compliance with section 32 of the Criminal Justice Act 1994. One item of photographic identity e.g. copy passport or drivers licence and one original utility bill are required.

Advisory

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IIB will contribute EUR750 to the clients towards legal fees. This fee will be paid on drawdown of this facility. This will only have to be refunded if this mortgage is redeemed within 5 years of the drawdown of the loan. This charge will not be payable in the event of death.

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The rate of interest applicable to this loan will be fixed for 36 months from date of drawdown. The interest rate and fixed rate term specified may vary on or before the date of drawdown of the mortgage and in such event, the prevailing fixed rate and fixed rate term at the date of drawdown will be notified to the Applicant(s) Solicitor. If during the fixed rate period, the Applicant(s) fully or partially redeem the advance or convert it to variable interest rate or another fixed interest rate loan, a break funding fee may be payable to the Lender. The break funding fee is calculated using the following formula: Mortgage Balance Outstanding x Break Funding Cost\* x (No. of unexpired months of fixed term period/12). Break Funding Cost is calculated by subtracting the current fixed rate on offer for the remaining fixed term from the original fixed rate. The Lender reserves the right to (A) cancel the arrangements for fixed interest rate payments if before the expiry of the fixed term the Applicant(s) account falls two or more months in arrears, or (B) vary the rate applicable to the Advance in order to comply with any reserve asset requirements imposed by any regulatory authority at any time. Any change in the applicable rate will be brought to the attention of the Applicant(s) within a reasonable period. At the expiry of the fixed rate period your loan will revert to IIB Homeloans Renewal Rate. The IIB Homeloans Renewal Rate is a variable rate and may be varied by the Lender from time to time in line with general market conditions. Any variation in the IIB Homeloans Renewal Rate shall be notified to the Borrower by notice in writing served on the borrower, or the first named borrower where there is more than one borrower. The Lender retains the right to vary or withdraw the fixed rate or renewal rate referred to above at any time prior to drawdown.

7. The rate of interest applicable to this loan will be fixed for 36 months from date of drawdown. The interest rate and fixed rate term specified may vary on or before the date of drawdown of the mortgage and in such event, the prevailing fixed rate and fixed rate term at the date of drawdown will be notified to the Applicant(s) Solicitor. If during the fixed rate period, the Applicant (s) fully or partially redeem the advance or convert it to variable interest rate or another fixed interest rate loan, a break funding fee may be payable to the Lender. The break funding fee is calculated using the following formula: Mortgage Balance Outstanding x Break Funding Cost\* x (No. of unexpired months of fixed term period/12)\* Break Funding Cost is calculated by subtracting the current fixed rate on offer for the remaining fixed term from the original fixed rate. The Lender reserves the right to (A) cancel the arrangements for fixed interest rate payments if before the expiry of the fixed term the Applicant(s) account falls two or more months in arrears, or (B) vary the rate applicable to the Advance in order to comply with any reserve asset requirements imposed by any regulatory authority at any time. Any change in the applicable rate will be brought to the attention of the Applicant(s) within a reasonable period. At the expiry of the fixed rate period the Lenders prevailing variable rate will apply.

8. The advance will be secured by way of mortgage in the Lender's standard form (a copy of which is furnished with these general conditions) being a first legal mortgage over the property. The Mortgage will secure the advance together with interest at the appropriate rate (varying) and all present and future liabilities of the Applicant(s) to the Lender, howsoever incurred.

9. Before the advance is drawn down the following matters must be attended to:-

(i) The attached Form of Acceptance must be signed by the Applicant and the Applicant(s) spouse in the presence of their Solicitor and returned to the Lender together with any Arrangement Fee specified in the Particulars. The Applicant(s)'s Spouse must execute his/her prior written consent to the Mortgage by the Applicant(s) in favour of the Lender by completing the following:

A A Family Home Protection Act declaration.

B The Consent under the Family Home Protection Act 1976 in the form provided on the Mortgage Deed (Page 15).

A member of the KBC Group NV  
A subsidiary of IIB Bank plc  
IIB Bank plc is regulated by the  
Financial Regulator

Registered in the Republic of Ireland.  
Number 129761. Registered Office:  
Sandwith Street, Dublin 2, Ireland.

Directors: Edward A Marah (Chairman), Thomas J Foley (Chief Executive),  
Ian Black, John Delaney, Charles D Kiernan, Richard Sloane.