



# HOUSE LOAN APPLICATION FORM

## 1. APPLICATION TYPE

Which of these best describes your circumstances? (Please tick all relevant boxes):

- 1. BUYING MY FIRST HOME:
- 2. BUILDING A HOUSE:
- 3. MOVING HOUSE:
- 4. MOVING MORTGAGE FROM ANOTHER FINANCIAL INSTITUTION:
- 5. RENOVATING A HOUSE:

## 2. PERSONAL DETAILS

### FIRST APPLICANT:

NAME:

MEMBER No.:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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PRESENT ADDRESS:

  
  
  


DATE OF BIRTH:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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\*MARITAL STATUS:

(e.g. single/married/divorced)

*\*If separated or divorced, please provide legal agreements with this application.*

EMAIL:

HOME PHONE:	MOBILE PHONE:
<input type="text"/>	<input type="text"/>

DEPENDENTS:

NUMBER OF DEPENDENTS:	<input type="text"/>	AGED FROM:	<input type="text"/>	TO	<input type="text"/>
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### SECOND APPLICANT (if any):

NAME:

MEMBER No.:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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PRESENT ADDRESS:

  
  
  


DATE OF BIRTH:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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\*MARITAL STATUS:

(e.g. single/married/divorced)

*\*If separated or divorced, please provide legal agreements with this application.*

EMAIL:

HOME PHONE:	MOBILE PHONE:
<input type="text"/>	<input type="text"/>

DEPENDENTS:

NUMBER OF DEPENDENTS:	<input type="text"/>	AGED FROM:	<input type="text"/>	TO	<input type="text"/>
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### 3. CURRENT LIVING DETAILS

#### FIRST APPLICANT:

**CURRENT STATUS** (Please tick one box):

HOME OWNER:  LIVING WITH PARENTS:  TENANT:  OTHER:

MORTGAGE / RENT MONTHLY PAYMENT: €

LENDER:

OUTSTANDING BALANCE: €

CURRENT VALUE OF PROPERTY: €

TYPE OF CURRENT MORTGAGE: FIXED:  VARIABLE:  TRACKER:

REPAYMENT TYPE: INTEREST ONLY:  INTEREST & CAPITAL:

#### SECOND APPLICANT (if any):

**CURRENT STATUS** (Please tick one box):

HOME OWNER:  LIVING WITH PARENTS:  TENANT:  OTHER:

MORTGAGE / RENT MONTHLY PAYMENT: €

LENDER:

OUTSTANDING BALANCE: €

CURRENT VALUE OF PROPERTY: €

TYPE OF CURRENT MORTGAGE: FIXED:  VARIABLE:  TRACKER:

REPAYMENT TYPE: INTEREST ONLY:  INTEREST & CAPITAL:

### 4. EMPLOYMENT DETAILS

#### FIRST APPLICANT:

**GARDA RANK** (if applicable):

**STATION:**



#### IF NOT A GARDA:

**OCCUPATION:**

**POSITION HELD:**



**EMPLOYER NAME & ADDRESS:**




NUMBER OF YEARS WITH THIS EMPLOYER:

**EMPLOYMENT TYPE:**

PERMANENT:  TEMPORARY:  CONTRACT:

#### IF SELF EMPLOYED:

**BUSINESS NAME:**

**TYPE OF BUSINESS:**

**BUSINESS ADDRESS:**



NUMBER OF YEARS IN BUSINESS:

#### SECOND APPLICANT (if any):

**GARDA RANK** (if applicable):

**STATION:**



#### IF NOT A GARDA:

**OCCUPATION:**

**POSITION HELD:**



**EMPLOYER NAME & ADDRESS:**




NUMBER OF YEARS WITH THIS EMPLOYER:

**EMPLOYMENT TYPE:**

PERMANENT:  TEMPORARY:  CONTRACT:

#### IF SELF EMPLOYED:

**BUSINESS NAME:**

**TYPE OF BUSINESS:**

**BUSINESS ADDRESS:**



NUMBER OF YEARS IN BUSINESS:

## 5. INCOME DETAILS

### FIRST APPLICANT:

GROSS BASIC INCOME PER ANNUM: €

PAYMENT FREQUENCY (WEEKLY / MONTHLY):

NET MONTHLY INCOME: €

#### ADDITIONAL INCOME:

SOURCE:	INCOME PER ANNUM (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### SAVINGS & INVESTMENTS:

TYPE (SAVINGS ACC. / SHARES ETC.):	CURRENT VALUE (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### COMMITMENTS / BORROWINGS / CREDIT CARDS:

	1.	2.	3.
DESCRIPTION:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
LENDER:	<input type="text"/>	<input type="text"/>	<input type="text"/>
REPAY (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
FREQUENCY:	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### OTHER PROPERTY:

	1.	2.	3.
PROPERTY ADDRESS:	<input type="text"/>	<input type="text"/>	<input type="text"/>
PROPERTY LAYOUT: <small>(Detached, Apartment etc.)</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
VALUE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE OWING:	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTHLY PAYMENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BANK:	<input type="text"/>	<input type="text"/>	<input type="text"/>
INTEREST ONLY <i>or</i> CAPITAL + INTEREST:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RATE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
TERM:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>

### SECOND APPLICANT (if any):

GROSS BASIC INCOME PER ANNUM: €

PAYMENT FREQUENCY (WEEKLY / MONTHLY):

NET MONTHLY INCOME: €

#### ADDITIONAL INCOME:

SOURCE:	INCOME PER ANNUM (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### SAVINGS & INVESTMENTS:

TYPE (SAVINGS ACC. / SHARES ETC.):	CURRENT VALUE (€):
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### COMMITMENTS / BORROWINGS / CREDIT CARDS:

	1.	2.	3.
DESCRIPTION:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
LENDER:	<input type="text"/>	<input type="text"/>	<input type="text"/>
REPAY (€):	<input type="text"/>	<input type="text"/>	<input type="text"/>
FREQUENCY:	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### OTHER PROPERTY:

	1.	2.	3.
PROPERTY ADDRESS:	<input type="text"/>	<input type="text"/>	<input type="text"/>
PROPERTY LAYOUT: <small>(Detached, Apartment etc.)</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
VALUE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BALANCE OWING:	<input type="text"/>	<input type="text"/>	<input type="text"/>
MONTHLY PAYMENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>
BANK:	<input type="text"/>	<input type="text"/>	<input type="text"/>
INTEREST ONLY <i>or</i> CAPITAL + INTEREST:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RATE:	<input type="text"/>	<input type="text"/>	<input type="text"/>
TERM:	<input type="text"/>	<input type="text"/>	<input type="text"/>
RENT:	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 6. NEW HOUSE LOAN DETAILS

TOTAL LOAN AMOUNT: €

LOAN TERM (5 yrs./10 yrs./15 yrs. etc.):

### OUTLAY:

PURCHASE PRICE: €

BUILD COST: €

SITE PLAN: €

REPAIRS / RENOVATION: €

STAMP DUTY: €

LEGAL EXPENSES: €

OTHER: €

TOTAL EXPENDITURE: €

### FUNDING:

SAVINGS: €

INHERITANCE: €

GIFT: €

EQUITY FROM SALE OF PROPERTY: €

OTHER: €

MORTGAGE REQUIRED: €

TOTAL FUNDING: €

## 7. DETAILS OF PROPERTY TO BE MORTGAGED

### ADDRESS OF PROPERTY TO BE MORTGAGED:

  
  
  

### YOUR SOLICITOR NAME AND ADDRESS:

  
  
  

### PROPERTY LAYOUT:

DETACHED HOUSE:  SEMI-DETACHED HOUSE:

TERRACED HOUSE:  APARTMENT:

BUNGALOW:

### PROPERTY TYPE:

NEW HOUSE:  NEW BUILD:

SECOND HAND HOUSE:

### SELLING AGENT DETAILS (if any):

## 8. HEALTH DECLARATION

**IMPORTANT:** The Credit Union's life insurance policy does not cover the loan if a member dies within 6 months from the date of drawdown from a pre-existing illness or injury for which medical advice, consultation or treatment was received in the 6 months before the date of the loan. The insurance does not cover a loan of a member who retired due to a medical condition. It also does not cover a loan of a member who is unavailable for work due to illness.

### FIRST APPLICANT:

1. Do you have a pre-existing illness or injury for which you have received medical advice, consultation, or treatment within the past six month? YES:  NO:

2. Did you retire from employment on grounds of a medical condition? YES:  NO:

3. Are you unavailable for work due to illness? YES:  NO:

### SECOND APPLICANT (if any):

1. Do you have a pre-existing illness or injury for which you have received medical advice, consultation, or treatment within the past six month? YES:  NO:

2. Did you retire from employment on grounds of a medical condition? YES:  NO:

3. Are you unavailable for work due to illness? YES:  NO:

If either applicant have answered yes to any of the above questions please provide further information in the box below:

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All statements relating to your health must be made in utmost good faith. If incorrect or dishonest information is given, this may result in a denial of loan insurance cover under the terms of the Credit Union's policy. This in turn will result in your estate remaining liable for any outstanding borrowings in the event of your death.

FIRST APPLICANT'S SIGNATURE:

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DATE:

D	D	M	M	Y	Y	Y	Y
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SECOND APPLICANT'S SIGNATURE (if any):

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DATE:

D	D	M	M	Y	Y	Y	Y
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## 9. CREDIT REFERENCE SEARCHING & REPORTING

### STATUTORY NOTICE – CENTRAL CREDIT REGISTER (CCR)

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements. The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information please see: [www.centralcreditregister.ie](http://www.centralcreditregister.ie)

#### PLEASE ENTER YOUR PPSN HERE

FIRST APPLICANT'S PPSN NUMBER:

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SECOND APPLICANT'S PPSN NUMBER (If any):

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The credit union is required under law to record your PPSN as part of your credit application and provide it to the Central Credit Register. We may need you to provide documentary evidence (e.g. sight of original P60, Tax Credit Certificate) to enable us validate the number. In addition, to save you having to provide this information again in the future, we may use it for other purposes where authorised under relevant legislation (e.g. DIRT returns).

In addition to the CCR and in order to assess your loan request and facilitate the ongoing management of the credit relationship, we may carry out credit checks with the Irish Credit Bureau DAC or other credit reference agencies.

Following the introduction of the General Data Protection regulation ('GDPR'), Irish Credit Bureau DAC will be using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

ICB's Fair Processing Notice is available at [http://www.icb.ie/pdf/Fair\\_Processing\\_Notice.pdf](http://www.icb.ie/pdf/Fair_Processing_Notice.pdf). It documents who they are, what they do, details of their Data Protection Officer, how they get data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (Legitimate Interests), what happens if your data is inaccurate and your rights i.e. right to inform, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

## 10. FURTHER INFORMATION

### 1. Valuation Fee

By ticking this box I authorise the credit union to deduct the total cost of the initial valuation (and any subsequent valuations) from my share account. The cost for a standard valuation is €155.

### 2. Privacy Notice

Please tick this box to indicate you have read the attached Privacy Notice.

FIRST APPLICANT'S SIGNATURE:

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SECOND APPLICANT'S SIGNATURE (If any):

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DATE:

D	D	M	M	Y	Y	Y	Y
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DATE:

D	D	M	M	Y	Y	Y	Y
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## 11. CHECKLIST

Please use the checklist below to ensure you have completed all relevant areas of the application form.  
You will also need to provide supporting documents as outlined below:

### NEW HOUSE LOAN DETAILS:

- LOAN AMOUNT
- LOAN TERM
- LOAN PURPOSE
- PROPERTY VALUE / TYPE AND ADDRESS

### APPLICANTS DETAILS:

- AGE
- MARITAL STATUS
- NO. OF DEPENDANTS

### FINANCIAL DETAILS:

- VALUE OF OUTSTANDING DEBTS
- MONTHLY REPAYMENTS
- LENDER
- CURRENT ACCOUNT STATEMENTS FOR ALL APPLICANTS

### IDENTIFICATION DETAILS:

- A VALID PASSPORT OR DRIVING LICENCE
- UTILITY BILL / PROOF OF ADDRESS (*less than 6 months old*)

### IF YOU ARE SWITCHING YOUR MORTGAGE TO ST. RAPHAEL'S:

- 12 MONTHS' UP-TO-DATE MORTGAGE ACCOUNT STATEMENTS

### IF YOU ARE AN EMPLOYEE:

- PERSONAL CURRENT ACCOUNT STATEMENTS
- COMPLETED SALARY CERTIFICATE / STATEMENT OF EARNINGS FOR ALL APPLICANTS
- 3 OF YOUR MOST RECENT PAY SLIPS AND YOUR CURRENT P60

### IF YOU ARE SELF-EMPLOYED, WE WILL NEED:

- 3 YEARS' UP-TO-DATE AUDITED OR CERTIFIED ACCOUNTS
- CONFIRMATION THAT YOUR TAX AFFAIRS ARE UP TO DATE AND IN ORDER
- 6 MONTHS' RECENT BANK STATEMENTS FROM YOUR MAIN BUSINESS CURRENT ACCOUNTS

