

Additional Information for customers applying for an alternative payment arrangement:

Should you wish to request an alternative repayment arrangement on your Mortgage Account Bank of Scotland plc (the “Bank”) will need to conduct a full financial review of your account(s) to enable the Bank to fully understand your current financial circumstances.

To facilitate this review please forward a completed Standard Financial Statement and Consent Form together with the information requested below to Certus at 124 – 127 St. Stephen’s Green Dublin 2.

Information required of you:

- Completed Standard Financial Statement
- Completed Consent Form (to be signed by all parties to the Mortgage Account (s))
- Copy of Personal and Business bank statements detailing transactions in the last 3 months.
- Income verification e.g. two most recent payslips or a copy of Social Welfare entitlement.
- Other _____

Additional Information (If Self Employed)

- Accountant certified Statement of Affairs
- Accountant’s confirmation of Net Income, Remuneration, Trading Status and Shareholding.

Unless the documents as outlined above are received in full your request for an alternative repayment arrangement cannot be processed. Once full documentation is received, your request may take up to 6 weeks to process.

You are required to maintain your full contractual repayments on the Mortgage Account until the Bank has processed your request and informed you of their decision.

If you are applying for State social welfare assistance/benefit, then you may also be entitled to HSE Mortgage Relief assistance. If you have already applied for Mortgage Relief, please provide an update on your application.

Any variation to your repayment arrangements may require a variation to your life cover to ensure it is adequate to repay the full amount of the loan over the remaining term. We would strongly advise that you take professional advice on your current life cover to ensure that it is sufficient to repay the loan in full (taking into account the adjusted repayments) in the event of your death. If your life cover is adjusted or new life cover is put in place, please forward the relevant details immediately to Certus Mortgage Collections at 124- 127 St. Stephen’s Green, Dublin 2, Ireland, as any new or amended life policy must be assigned to the Bank.

It is in your own interests to ensure that your income is being maximised and that a budgeted approach to expenditure is maintained. You may wish to contact your local Money Advice and Budgeting Service (“MABS”) office or appropriate independent legal and/or financial advisor, who may be able to offer you guidance and assistance in financial planning.

MABS may be contacted at www.mabs.ie or through their helpline at 1890 283 438.

Information on State supports such as the Mortgage Interest Supplement and Mortgage Interest Relief may be obtained from www.citizensinformation.ie.

All decisions made will be communicated to you in writing by the Bank. You can however appeal any decision made by writing to the MARP Appeals Processing Unit, Certus at 124/127 St. Stephen's Green, Dublin 2.

The Bank's Lending Terms and Conditions Apply

WARNING: PLEASE NOTE THAT IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING.

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

Variable Rate Loans:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE - IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

Interest-Only Mortgages:

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

Fixed Rate Loans:

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

Endowment Loans:

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.

EARLY SURRENDER OF THE INSURANCE POLICY IN RESPECT OF THE ENDOWMENT LOAN MAY RESULT IN A RETURN TO THE BORROWER WHICH WOULD BE LESS THAN THAT PAID IN PREMIA AND OTHER CHARGES.

Debt Consolidation Mortgages:

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

NOTE: Telephone calls may be recorded to confirm instructions given and for quality control and training purposes.

Bank of Scotland plc has appointed Certus to provide customer support and administration to Bank of Scotland plc, to support Bank of Scotland plc in the management of its customers in Ireland and Northern Ireland. Certus has no authority to bind, commit or conclude contractual arrangements on behalf of Bank of Scotland plc but provides customer support and administration services to Bank of Scotland plc and its customers in Ireland and Northern Ireland.

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