



GMS Reference Number:

Important information regarding your mortgage application

We are asking that you take some time to review your current mortgage application and your plans to draw down your mortgage.

It is our intention to always act in the best interests of our customers and we must ensure that you can sustain the mortgage commitment you enter into prior to drawing down your loan.

We are asking you to complete this form and tell us of any change to your circumstances since your loan was approved and also to provide us with your latest two months bank activity.

We also want to make you aware, in accordance with European Banking Authority (EBA) guidelines you will not be eligible to receive a Covid-19 payment break following draw down of your mortgage. After draw down should you find yourself in financial difficulty and in a position where you need a payment break or payment reduction, this request will be managed by the Arrears Support Unit (ASU) and will be treated as pre arrears under the Code of Conduct of Mortgage Arrears (CCMA). If this request is agreed by the Bank and applied to the loan, it will be reported to credit rating agencies and will impact your credit history and this may affect your ability to borrow money in the future.

Please tick the appropriate box

- (1) Has your income or employment changed since the date of loan offer being issued or is it likely to adversely change in the near future?

Yes

No

If yes, please provide details

- (2) To progress your application please provide your latest two months statement (salary mandated primary account) for each applicant.

Ulster Bank

Help for what matters

(3) Please confirm that you are satisfied to continue with your with mortgage application and proceed to draw-down?

Yes

No

If you have any reservations or concerns we recommend that you seek independent financial and legal advice to further assist you.

Signature (Applicant 1)

Signature (Applicant 2)

Print Name (Block Capitals)

Print Name (Block Capitals)

Date: _____

Date: _____

WARNINGS:

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