

## COMPLETING THE FORM – YOUR QUESTIONS ANSWERED

### PLEASE TICK ALL RELEVANT BOXES AND COMPLETE FORM IN BLOCK CAPITALS

#### IN THIS APPLICATION FORM:

‘Dubco Ireland Credit Union’, ‘Dubco Ireland’, ‘Dubco’, ‘the Credit Union’, ‘the Lender’, ‘we’, ‘us’ and ‘our’ means Dubco Ireland Credit Union Limited.

We appreciate that you will want a prompt response to your Home Loan application – so we will do everything we can to give you an answer as soon as possible. We aim to keep you well informed throughout every step of the process. That’s the Dubco Ireland difference.

You will find some answers to ‘Frequently Asked Questions’ on our website at [www.dubcoireland.ie](http://www.dubcoireland.ie)

#### PURPOSE OF HOME LOAN:

- |  |   |
|--|---|
| <input type="checkbox"/> Second Hand House | <input type="checkbox"/> Self Build     |
| <input type="checkbox"/> Renovations       | <input type="checkbox"/> New Build      |
| <input type="checkbox"/> Mortgage Switcher | <input type="checkbox"/> Equity Release |
| <input type="checkbox"/> Other             |   |

#### WHICH SECTIONS SHOULD I COMPLETE?

- If you are applying by yourself, complete your own details as the ‘First Applicant’
- If you are applying for a joint Home Loan, please provide the second applicants details also in the section headed ‘Second Applicant’

**If the second applicant is eligible to become a member, and if the application is successful, a joint account will need to be opened.**

#### WHAT ABOUT INSURANCE?

To protect your home, you should arrange proper insurances. The Credit Union requires buildings insurance in all cases and strongly recommends contents insurance. The Credit Union will require a Life Assurance / Home Loan Protection Policy to be put in place and we will take an assignment over this policy. You are free to shop around for these insurances.

- Home Insurance (buildings) – covers the structure of your home
- Home Insurance (contents) – covers the contents and your personal possessions
- Life Assurance / Home Loan Protection – covers the outstanding amount of your Home Loan, in the event of death.

## DOCUMENTATION NEEDED TO SUPPORT YOUR HOME LOAN APPLICATION

We use this information to assess your ability to repay the Home Loan.

### For Employees:

- 3 Months up to date consecutive payslips
- Dubco Ireland salary certificate (available from your Home Loan officer and on [www.dubcoireland.ie](http://www.dubcoireland.ie)) to be completed and stamped by your employer confirming employment status and income details
- Your most recent Employment Detail Summary
- Minimum 6 months recent current accounts statements
- Minimum 6 months statements for any savings and / or investments not held with Dubco Ireland (if applicable)
- Minimum 6 months statements for any personal borrowings not held with Dubco Ireland (if applicable)
- Minimum 6 months mortgage statements (if applicable)
- Minimum 6 months credit card statements (if applicable)

### For Self-Employed / Sole Trader / Director of a Company:

- Last 3 years audited / trading accounts (certified by your accountant if applicable)
- Confirmation of tax position from your accountant /tax clearance certificate
- Minimum 6 months recent current account statements for business and personal accounts
- Minimum 6 months statements for any personal or business borrowings not held with Dubco Ireland
- Minimum 6 months statements for any personal or business savings and / or investments not held with Dubco Ireland
- Minimum 6 months mortgage statements (if applicable)
- Last 3 years revenue Notice of Assessments / Form 11's and Chapter 4 returns

If joint accounts are being used as part of the assessment, and **the second party will not be named on the application**, we need this person's consent to review these statements.

In signing this consent, I acknowledge that I have no objection to the submission and examination, processing and retaining of my financial details. By giving this consent, I acknowledge that I will incur no liability for this loan if approved.

Signed by 2nd party to joint account (if applicable)

Date

### For ALL Dubco Ireland Members:

- To comply with the The Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, to combat money laundering and terrorist financing, you will need to submit suitable proof of identity and proof of current address if not already held on file
  - a) A current valid passport or driving licence
  - b) A current utility bill or current bank / financial institution statement (other than Dubco Ireland)
- Proof of PPS number
- If you live abroad or have a banking relationship abroad, a foreign credit check may be required
- If you are divorced or separated, we will seek your legal separation agreement or Decree of Divorce, in order to establish if there is any maintenance due to you or due to be paid by you.

We keep documentation only for a period of time necessary in accordance with legislation and our data retention policy.

## VALUATION REPORT

- You don't have to arrange a valuation report on the property as we will arrange this on your behalf. We will not arrange this until we have given you a favourable response, in principal to your Home Loan application.
- A valuation of the property will be arranged by your Home Loan Officer and the cost of the valuation will be covered by Dubco Ireland.
- Our acceptance of an original valuation report is not a guarantee that the property is free from defects.
- Drawdown will be based on the purchase price or the valuation of the property, whichever is the lower.

## FOR SELF – BUILDS

- Planning permission and details of the proposed size of property (square feet / metres) is needed.
- If you are applying for a self-build Home Loan, the valuation report must be undertaken no more than four months before the date of the letter of loan offer. Each stage payment will only be released on foot of architect / builders certificates, in the form specified by us. In addition, a final original valuation report must be given to us before drawdown of the final stage payment and / or on completion.
- We require:
  - A. Copy of your fixed price contract or
  - B. if you are building by direct labour, a detailed schedule of build costs to be completed by your qualified architect / engineer / building surveyor –detailing build costs and outlining that the property can be completed in full for the proposed build cost (template available from your Home Loan Officer or at [www.dubcoireland.ie](http://www.dubcoireland.ie)).
- It will be necessary to have an initial valuation report completed prior to full loan approval, advising cost / value of site and estimated market value on completion of build. For self builds, interim building certificates will be needed for release of funds on a phased basis or in tranches (minimum €20,000). These certificates must be completed by a member of one of the 7 Dubco Ireland approved bodies, further information will be given after sanction has been approved.
- A copy of the architect / builder / engineer indemnity insurance will need to be supplied.
- If the house is being built on your own site by direct labour, a letter from a qualified architect or civil engineer confirming that he/she:
  - A. Considers the costings adequate to complete the building to a good standard
  - B. Will supervise the building construction through all stages; and
  - C. Will provide a Certificate of Completion, confirming that the building has been constructed in line with the relevant planning permissions – and that no further work is outstanding
- If the house is being built on your own site by fixed price contract, a copy of the contract – plus the original Structural Guarantee Certificate will be required. Alternatively, a letter from a qualified architect or civil engineer confirming the contract price and the cover under the Structural Guarantee – and saying that he/she will supervise the building construction through all stages. If fixed price contract has exclusions, costings for same needed on template from architect.

## FOR HOME IMPROVEMENTS

- Details of costings together, where applicable, of the proper planning permission is required. If planning permission is required, a copy of the grant of planning or planning application and number will need to be supplied.
- If the renovations or repairs involve work of a structural nature, a letter from your architect, confirming that the costings are adequate – and that he / she will supervise the work.

## FOR NEW HOUSES

- If the house is part of a new estate development, the Structural Guarantee Certificate (which the builder will provide) is required.

## OUR LEGAL OBLIGATIONS UNDER THE GENERAL DATA PROTECTION REGULATION (GDPR) ACT 2018 AND THE CRIMINAL JUSTICE (MONEY LAUNDERING AND TERRORIST FINANCING) ACT 2010.

We have legal obligations to protect your data and prevent fraud, tax avoidance, money laundering and terrorist financing. These obligations mean we have to continually update our member information. Where it appears false or misleading information is given to us, or we suspect criminal activity, we will record this and inform the appropriate law enforcement agencies.

## YOUR INFORMATION AND THIRD PARTIES

We sometimes use other companies and individuals to work on our behalf. For example to:

- Collect debts
- Trace information
- Provide essential supporting services

All third parties to whom we give your information are bound by legal contract for these purposes to keep your information confidential and to respect the law on data protection. They are obliged to comply with The General Data Protection Regulation (GDPR) Act 2018.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites. They help us make the site work better for you. You can find out more about cookies, including how to disable them on [www.dubcoireland.ie](http://www.dubcoireland.ie). We also use cloud technology to store data including your information, to support our infrastructure. We also use Google Analytics to track and record website traffic.

By using our products and services, or asking about them directly or online, you are consenting to us collecting and using your information in the ways we explain on our website and any further versions of it.

## HOW WE KEEP YOUR INFORMATION SAFE

We know that you care about how information about you is used, stored and shared. We appreciate your trust in us to do that. To protect your information, both technical and managerial that follow with the Irish law and The General Data Protection Regulation (GDPR) Act 2018, we use security measures that follow with Irish Law and meet International standards. This includes computer safeguards and secure files and buildings.

## ACCESSING AND MANAGING YOUR INFORMATION

We try to make sure that the information we have about you is up to date. Sometimes we may ask you to verify that the information we have is still correct. If your information changes or you believe we have information which is inaccurate or not up to date, please let us know and we will change it.

Under The General Data Protection Regulation (GDPR) Act 2018, you have the right to request the personal information we hold about you. To get a copy of this information, please write to The Data Protection Officer, Dubco Ireland Credit Union Limited, Little Green Street, Dublin 7.

## YOUR RIGHTS UNDER THE GENERAL DATA PROTECTION REGULATION (GDPR) ACT 2018

### What rights do you have under GDPR?

1. The right to be informed
2. The right of access
3. The right to rectification
4. The right to erasure
5. The right to restrict processing
6. The right to data portability
7. The right to object
8. Rights in relation to automated decision making and profiling

## FOR DATA PROTECTION QUERIES:

### Data Protection Officer

Dubco Ireland Credit Union Limited, Little Green Street, Dublin 7.

Tel: +353 1 887 0400

Email: [dataprotection@dubcoireland.ie](mailto:dataprotection@dubcoireland.ie)

For full details on your rights as a data subject you should visit Dubco Ireland's website and read our privacy information or contact the Office of the Data Protection Commissioner:

### Data Protection Commissioner

Canal House, Station Road, Portarlington, R32 AP23, Co. Laois

Website: [www.dataprotection.ie](http://www.dataprotection.ie)

Tel: +353 57 868 4800

Tel: +353 (0)761 104 800

Lo Call Number: 1890 252 231

Fax: +353 57 868 4757

Email: [info@dataprotection.ie](mailto:info@dataprotection.ie)

SECTION A – PERSONAL DETAILS

We need this information so we can contact you in relation to your Home Loan application and to establish your personal circumstances which may affect your application.

First Applicant

Are you a First Time Buyer\* Yes No

*\*A First Time Buyer is someone who has never held a loan secured on property anywhere in the world. If you had a mortgage previously, you would not be classed as a First Time Buyer. In the case of a joint application, if one party to the loan is a First Time Buyer and the second has previously held a mortgage, then the application will be deemed a Second Subsequent Buyer application and would be assessed in line with the Central Bank Rules of non First Time Buyers.*

Surname

First Name

Current Address

Eircode

Country of Residence

Work Phone

Mobile

Email

Years at Address

If less than 2 years at current address, please give previous address:

Date of Birth

Marital Status

Single Married / Civil Partner Cohabitant

Widower Separated Divorced

No of Dependants

Ages

Please confirm how many years you are living in Ireland

Do you need a work permit / visa to be in gainful employment in Ireland

If yes, please stipulate type of visa and expiry

SECTION A – PERSONAL DETAILS

We need this information so we can contact you in relation to your Home Loan application and to establish your personal circumstances which may affect your application.

Second Applicant (if applicable)

Are you a First Time Buyer\* Yes No

*\*A First Time Buyer is someone who has never held a loan secured on property anywhere in the world. If you had a mortgage previously, you would not be classed as a First Time Buyer. In the case of a joint application, if one party to the loan is a First Time Buyer and the second has previously held a mortgage, then the application will be deemed a Second Subsequent Buyer application and would be assessed in line with the Central Bank Rules of non First Time Buyers.*

Surname

First Name

Current Address

Eircode

Country of Residence

Work Phone

Mobile

Email

Years at Address

If less than 2 years at current address, please give previous address:

Date of Birth

Marital Status

Single Married / Civil Partner Cohabitant

Widower Separated Divorced

No of Dependants

Ages

Please confirm how many years you are living in Ireland

Do you need a work permit / visa to be in gainful employment in Ireland

If yes, please stipulate type of visa and expiry

## SECTION B – EMPLOYMENT DETAILS

We need these details to establish your current employment status.

### First Applicant

Employer Name

Employer Address

Occupation

How long in current employment

Employment Type

Permanent

☐

Temporary

☐

Contract

☐

Other

☐

(please give additional information if applicable)

*If Self – Employed*

Company Name

Company Description

Date Established

## SECTION B – EMPLOYMENT DETAILS

We need these details to establish your current employment status.

### Second Applicant (if applicable)

Employer Name

Employer Address

Occupation

How long in current employment

Employment Type

Permanent

☐

Temporary

☐

Contract

☐

Other

☐

(please give additional information if applicable)

*If Self – Employed*

Company Name

Company Description

Date Established

## SECTION C – INCOME DETAILS

We need these details in order for us to establish your ability to repay the Home Loan

### First Applicant

Gross Basic Salary per annum

Bonus per annum

Overtime per annum

Payment Frequency

Additional Income

Source	Income Frequency	Net payment

Is all your income in Euro

Yes

☐

No

☐

If no, please give further details

## SECTION C – INCOME DETAILS

We need these details in order for us to establish your ability to repay the Home Loan

### Second Applicant (if applicable)

Gross Basic Salary per annum

Bonus per annum

Overtime per annum

Payment Frequency

Additional Income

Source	Income Frequency	Net payment

Is all your income in Euro

Yes

☐

No

☐

If no, please give further details

## SECTION D – ASSETS & LIABILITIES

### Assets

We need this information to establish that you have sufficient funds to purchase a property.

1st App	2nd App		Institution	Payment	Frequency	Current Balance
		Savings				
		Investments				
		Other				

Additional Information (if applicable)

### Liabilities / Borrowings / Financial Commitments

We ask for your existing liabilities and current financial commitments as this may affect the amount of net disposable income you have available to service a Home Loan.

1st App	2nd App		Institution	Payment	Frequency	Current Balance
		Existing Mortgage				
		Investment Property(s)				
		Car Loan				
		Personal Loan				
		Other Credit Union Loan				
		Credit Card				
		Other				

Additional Information (if applicable)

### Have you been declared bankrupt or insolvent?

App	Yes/No	If yes, please give more information
1st		
2nd		

### Are you obliged to make regular payments arising from matrimonial breakdown or other separation/child maintenance proceedings?

App	Yes/No	If yes, please give details of payment due and frequency
1st		
2nd		

### Are you a guarantor on any other borrowings?

App	Yes/No	If yes, please give outstanding balance, repayments due and frequency
1st		
2nd		

### Do you currently have any arrangements with creditors in relation to reduced payments?

App	Yes/No	If yes, please give outstanding balance, full repayments due, frequency and repayments currently being made
1st		
2nd		

## SECTION E – EXISTING ACCOMMODATION DETAILS

This section helps us establish your current living arrangements

### First Applicant

Current Residential Status

Home Owner ☐

Renting ☐

Living with Parents ☐

Cohabitant ☐

Other - please specify

Monthly Rent / Mortgage Payment (if applicable)

Mortgage Lender (if applicable)

Outstanding Balance of Mortgage (if applicable)

Term Remaining on Mortgage

Estimated Value of Property (if applicable)

## SECTION E – EXISTING ACCOMMODATION DETAILS

This section helps us establish your current living arrangements

### Second Applicant (if applicable)

Current Residential Status

Home Owner ☐

Renting ☐

Living with Parents ☐

Cohabitant ☐

Other - please specify

Monthly Rent / Mortgage Payment (if applicable)

Mortgage Lender (if applicable)

Outstanding Balance of Mortgage (if applicable)

Term Remaining on Mortgage

Estimated Value of Property (if applicable)

## SECTION F – HOME LOAN DETAILS

We ask for the below information in order to establish that you have sufficient funds to complete the proposed property purchase.

### Costs and Funding

#### Costs:

Purchase Price /Value of Property

Build Cost (if applicable)

Renovations (if applicable)

Site Cost / Value (if applicable)

Legal Fees

Stamp Duty

**Total**

#### Funding:

Mortgage Amount Required

Savings Held (if applicable)

Third Party Contribution\*(if applicable)

Help to Buy Scheme\*\* (if applicable)

Equity from Existing Property (if applicable)

**Total**

If shortfall in the funding needed to complete transaction, please provide details:

*\*If receiving a gift of funds, a gift letter will need to be completed. This is available from your Home Loan Officer or on [www.dubcoireland.ie](http://www.dubcoireland.ie).*

*\*\* If you are approved for the Government Help to Buy Scheme, approval of scheme will need to be sighted.*

Do you have an existing property for sale? Have you an expected completion date?

Yes ☐

No ☐

Date

Asking/ Agreed Price of Sale:

Have contracts for Sale been signed

Yes ☐

No ☐

### Details of Home Loan Requested

Amount of Home Loan Requested

Term of Loan

Home Loan Product Chosen

Estimated Value of Property



## SECTION G – DETAILS OF PROPERTY TO BE MORTGAGED

We need these details, if you have a property identified, so we can issue your formal contract to buy the property and to also assess any additional costs that may be associated with the property.

Leave this section blank if property is not yet identified.

Property Type

☐

Detached House

☐

Semi-detached House

☐

Bungalow

☐

Terraced House

☐

Apartment / Flat

Property Address

  

Total Number of Rooms

Number of Bedrooms

### Annual Costs Associated with Property (if applicable):

Maintenance / Service cost

Parking cost

Local Property Tax  
(if known)

### For self-build property only:

Is house being built on a site owned by you?

Yes

☐

No

☐

If no, please advise in whose name the site is registered and any other additional information you deem appropriate:

  

Building Work to be completed by

Direct Labour

☐

Fixed Price Contract

☐

Does the builder / vendor need stage payments?

Yes

☐

No

☐

Proposed square footage (mandatory)

### Solicitor Details:

Contact Name:

Firm:

Business Address

Phone

Fax

Email

## SECTION H – STATUTORY NOTICES AND OTHER NOTICES

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

**WARNING: THE PAYMENT RATES ON VARIABLE RATE HOME LOANS MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**WARNING: THE COST OF YOUR REPAYMENTS MAY INCREASE.**

**Note:** If the Special Conditions specify a guarantee as part of the security for the Home Loan, The Credit Union must notify the terms of the Home Loan, and any changes to those terms, to the guarantor.

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

**WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT REPAYING YOUR HOME LOAN ACCOUNT, AND DO NOT MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENTS, YOUR ACCOUNT WILL GO INTO ARREARS AND THIS MAY AFFECT YOUR CREDIT RATING.**

Lending criteria, terms and conditions apply. Security is required by means of a first legal charge on your Principal Private Residence located in ROI. Please contact us or refer to [www.dubcoireland.ie](http://www.dubcoireland.ie) for further details. Loan requests considered based on proof of income, financial status and proven repayment capacity (including capacity to repay at higher interest rates in variable rate cases only)

Loans not available to people under 18.

**WARNING: CREDIT CANNOT BE GRANTED WHERE THE INFORMATION PROVIDED IS INSUFFICIENT FOR THE LENDER TO FULLY ASSESS YOUR CREDITWORTHINESS.**

### Consent to Communicate

If your application is successful, and you draw down the Home Loan, we reserve the right to contact you regarding the servicing of your Home Loan. Please specify your preference for contact and supply us with alternative phone or email contact if different from the details given on page 5 of this form.

### Applicant 1:

Contact Details		Contact Preference: Morning / Afternoon
Phone		
Email		

### Applicant 2 (if applicable):

Contact Details		Contact Preference: Morning / Afternoon
Phone		
Email		

## STATUTORY WARNINGS – CONSUMER CREDIT ACT 1995

**DUBCO RESERVES THE RIGHT TO SEEK UP TO DATE DOCUMENTATION OR INFORMATION AT ANY TIME.**

**ANNUAL PERCENTAGE RATE OF CHARGE (APRC):** THE APRC IS A CALCULATION OF THE OVERALL COST OF THE LOAN EXPRESSED AS AN ANNUAL RATE. IT TAKES INTO ACCOUNT ALL COSTS INVOLVED OVER THE TERM OF THE LOAN, SUCH AS THE INTEREST RATE, VALUATION FEE AND MORTGAGE CHARGE PAID TO THE PROPERTY REGISTRATION AUTHORITY. IT IS CALCULATED TO A STANDARD SET OUT IN CONSUMER PROTECTION LEGISLATION.

**PLEASE BE ADVISED THAT IF YOU DO NOT REPAY THE HOME LOAN WHEN DUE, THEN YOU WILL BE IN BREACH OF THE TERMS AND CONDITIONS OF YOUR HOME LOAN AND DUBCO IRELAND WILL TAKE THE APPROPRIATE STEPS TO RECOVER THE AMOUNT DUE. THIS MEANS THAT DUBCO IRELAND WILL COMMENCE LEGAL PROCEEDINGS SEEKING AN ORDER FOR POSSESSION AGAINST YOU, WHICH WILL AFFECT YOUR CREDIT RATING AND LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**

**DUBCO IRELAND REQUIRE CONFIRMATION THAT A LIFE ASSURANCE / HOME LOAN PROTECTION POLICY IN THE NAME OF ALL PARTIES TO THE LOAN BE TAKEN OUT FOR THE FULL AMOUNT AND TERM OF THE HOME LOAN.**

## SECTION H – (I) INFORMATION ABOUT YOUR HOME LOAN DISTANCE CONTRACT

Effective from 15th February 2005.

European Communities (Distance Marketing of Consumer Financial Services) Regulations.

The purpose of these Regulations is to amend the European Communities (Distance Marketing of Consumer Financial Services) Regulations of 2004. The amendments clarify the application of the original Regulations in relation to services provided by intermediaries, the enforceability of contracts to which the Regulations apply and the fraudulent use of payment cards in connection with distant contracts for financial services.

The 2004 Regulations give effect to the main provisions of Directive 2002/65/EC of the European Parliament and of the Council of 23 September 2002 concerning and distance marketing of consumer financial services and amending Council Directive 90/619/EEC and Directives 97/7/EC and 98/27/EC. They apply to the marketing and supply of financial services to consumers under organised distance marketing schemes.

### About Us

- We are Dubco Ireland Credit Union Limited whose principal business is the provision of credit. Our registered office is at Little Green Street, Dublin 7
- Dubco Ireland is registered as a Credit Union in accordance with the Credit Union Act 1997 (as amended) and is regulated by The Central Bank of Ireland. Our Credit Union Registration Number is 337CU and our Revenue Registration Number is 4599740V.

### About our Home Loans

- The Home Loan is a loan repayable to us by instalments over an agreed term at fixed or variable interest rates, secured by a first legal charge on your Principal Private Residence located in ROI.
- Typically, the instalments are paid by payroll deduction or direct debit.
- If you want an indication of what your repayment instalment will be, please contact us on 01 887 0400 or visit our website at [www.dubcoireland.ie](http://www.dubcoireland.ie).
- You may also have to pay other expenses such as stamp duty, registration fees and your solicitors fees in relation to the mortgage as well as Home Loan Protection insurance / life assurance and home insurance.
- Under the Regulations, you do not have the right to cancel a Home Loan following your cooling off period. You can however repay a Home Loan at any time by paying the amount outstanding plus any interest accrued.

The agreement will be governed by the laws of Ireland and the Courts of Ireland will have exclusive authority to resolve any disputes.

The agreement and all information and communication with you will be in English.

### What to do if you have a complaint

We want to ensure that any concerns you may have are dealt with quickly and efficiently. If you do have a complaint, please write to:

The Complaints Officer

Dubco Ireland Credit Union Limited

Little Green Street

Dublin 7

or email us at [info@dubcoireland.ie](mailto:info@dubcoireland.ie) or download the Complaints Form from [www.dubcoireland.ie](http://www.dubcoireland.ie).

If you are not satisfied with our response, you are entitled to take your complaint to:

The Financial Services Ombudsman's Bureau

3rd Floor

Lincoln House

Lincoln Place

Dublin 2

Phone: +353 1 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

## DATA PRIVACY INFORMATION AND CONSENT

**Your Rights:** The General Data Protection Regulation (GDPR) Act 2018 provides you with your data protection rights and imposes rules on those working with data about you. By obtaining, storing, and processing data for the purposes of carrying out its business activities, Dubco Ireland Credit Union Limited is a Data Controller.

This section explains what Dubco Ireland will do with your information including sensitive personal data.

The personal information requested from you is needed to enable Dubco Ireland to effectively supply and/or administer our products and services to you. The information that you give may be held by Dubco Ireland in electronic or printed files, or both.

### Examples of how we may use your information:

- To administer the products and services that we supply to you and any future agreements that we may have with you and, to manage and develop Dubco Ireland's relationship with you.
- For direct marketing purposes, if we have your consent.
- To carry out searches (including verifying your identity and/or a credit search) and to give information to credit reference agencies for assessing applications for credit and credit related services and for ongoing credit review.
- Credit reference agencies will record details of each type of search Dubco Ireland makes whether or not your application proceeds. We may use credit scoring techniques and other automated decision-making systems to assist in assessing your application.
- To give details of your financial indebtedness owing to Dubco Ireland and how you conduct your agreement(s)/ account(s), to credit reference agencies on a regular basis.
- To give your personal details to debt collection agencies and/or third-party processors and contractors, who act on behalf of Dubco Ireland, if it is necessary for the performance of a contract and/or to protect the legitimate interests of Dubco Ireland.
- To prevent and detect fraud or other criminal activity and to trace those responsible. If you give us false or misleading information and we suspect fraud or other criminal activity, we will record this and may report the incident to the relevant regulatory authorities.
- To carry out statistical analysis and market research or to instruct a third party to perform this on our behalf.

**BY GOING AHEAD WITH THIS APPLICATION OR THROUGH ANY OTHER COMMUNICATION WITH DUBCO IN RELATION TO ITS PRODUCTS AND SERVICES, DUBCO IRELAND MAY PROCESS YOUR PERSONAL DATA AS INDICATED ABOVE.**

You can change your marketing preferences at any time by calling in to the office or by calling 01 887 0400.

Your full rights under The General Data Protection Regulation (GDPR) Act 2018 are listed on page 4. Remember you have the right to obtain a copy of any personal information we hold about you at any time. You can exercise this right by contacting the Data Protection Officer at the below address. If any of your personal information held by us is inaccurate or incorrect please let us know and we will correct it without delay.

Following the introduction of the General Data Protection Regulation ('GDPR 2018'), 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 [www.icb.ie](http://www.icb.ie). 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 information, right of access, right to complain, right to object, right to restrict erasure and right to request correction of your personal information.

### CENTRAL CREDIT REGISTER

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 SEE [WWW.CENTRALCREDITREGISTER.IE](http://WWW.CENTRALCREDITREGISTER.IE)

### For Data Protection Queries:

**Data Protection Officer, Dubco Ireland Credit Union Limited, Little Green Street, Dublin 7. Phone 01 887 0400**

**For full details on your rights as a data subject you should visit Dubco's website and read our privacy information or contact the Office of the Data Protection Commissioner:**

**Data Protection Commissioner  
Canal House, Station Road, Portllington, R32 AP23, Co. Laois  
Website: [www.dataprotection.ie](http://www.dataprotection.ie)**

**Tel: +353 57 868 4800 Tel: +353 (0)761 104 800 Lo Call Number: 1890 252 231 Fax: +353 57 868 4757  
E-mail: [info@dataprotection.ie](mailto:info@dataprotection.ie)**

## DECLARATION

I / We hereby apply to Dubco Ireland Credit Union Limited for a loan secured by a first legal charge on the property described (if property identified) in this application form

I /We agree:

- That the property will be used as my / our Principal Private Residence
- That the loan will be subject to the rates of interest of Dubco Ireland Credit Union Limited
- To have the property adequately insured for the duration of the loan
- That no responsibility is implied or accepted by Dubco Ireland Credit Union Limited or its valuer for either the value or condition of the property by reason of inspecting or reporting on a property. I / We acknowledge that it is in my / our interest(s) to arrange for a structural survey before signing contracts to buy the property
- That Dubco Ireland Credit Union Limited reserves the right to restrict, amend or withdraw any offer made

**I / We Hereby Declare:**

- That I am / we are over 18 years of age
- That I / we have read all warnings which are set out in this declaration
- That all statements made and particulars given to you in connection with this application are strictly true to the best of my / our knowledge and belief
- That I / we will inform you of any changes in my / our situation which might affect this application

**Signature First Applicant**

**Signature Second Applicant (if applicable)**

Date:

Date:

## NOTES

This image shows a blank sheet of white paper with horizontal blue lines, resembling notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

**Fast. Simple. Friendly.**

2-3 Little Green Street  
Dublin 7  
D07 KC82

**T:** (01) 887 0400  
**E:** [info@dubcoireland.ie](mailto:info@dubcoireland.ie)  
**W:** [www.dubcoireland.ie](http://www.dubcoireland.ie)



# DUBCO IRELAND'S TAKE ME HOME LOAN

*With Dubco Ireland, you won't just get a house, you'll get a home.  
Talk to us about our wide range of Home Loan Products today.*



## You're in good hands

- Competitive variable interest rates
- Choose your payment frequency; weekly, fortnightly or monthly
- Loans up to €350,000 (net of shares)
- No penalties for early repayment
- Term up to 35 years
- We pay your valuation fee\*

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

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

**WARNING: THE COST OF YOUR REPAYMENTS MAY INCREASE.**

**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: CREDIT CANNOT BE GRANTED WHERE THE INFORMATION PROVIDED IS INSUFFICIENT FOR THE LENDER TO FULLY ASSESS YOUR CREDITWORTHINESS.**

\*Any cash incentives offered by Dubco Ireland Credit Union Limited will have no impact on the cost of your Home Loan  
Dubco Ireland Credit Union Limited is regulated by The Central Bank of Ireland



**Fast. Simple. Friendly.**

2-3 Little Green Street  
Dublin 7  
D07 KC82

T: (01) 887 0400  
E: [info@dubcoireland.ie](mailto:info@dubcoireland.ie)  
W: [www.dubcoireland.ie](http://www.dubcoireland.ie)



This document sets out general information on Dubco Ireland Credit Union Limited and our Home Loan products available. It also outlines some of the standards Dubco Ireland Credit Union Limited will uphold when lending.

## ABOUT THE CREDIT UNION

Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland and registered with the Registry of Credit Unions under registration number 337CU. The registered office of Dubco Ireland Credit Union Limited is Little Green Street, Dublin 7.

In this document, 'Dubco', 'Dubco Credit Union', 'Dubco Credit Union Limited', 'Dubco Ireland', 'Dubco Ireland Credit Union', 'the Credit Union', 'the Lender', 'we', 'us' and 'our' means Dubco Ireland Credit Union Limited. 'You' or 'the Borrower' or 'the Member' refers to the person applying for a Home Loan.

## KEY MILESTONES IN THE APPLICATION PROCESS

- **Enquiry** – whether you are ready to apply for a Home Loan now, or are just looking for advice on how to save for a deposit, our staff are available to sit down with you and talk you through the process.
- **Application** – we will provide you with an Application Pack together with any other relevant forms.. Please pay special attention to the documentation required on page 2 of the Application Form.
- **Underwriting** – this is where we review and assess your application. We will look at all the documentation submitted and conduct our standard checks like consulting the Irish Credit Bureau (ICB) / Central Credit Register (CCR).
- **Approval in Principal** – when we have received all the necessary documentation, and the Home Loan is approved in principal, we will issue you with an Approval in Principal Letter. This states that based on the information given to date (some conditions may apply) we are happy to offer you €X in principal.
- **Full Approval** – once you have found a property and we are happy to proceed with the application, a letter of offer will issue to you and your solicitor. This will contain a number of conditions and you should pay special attention to these. You should keep in close contact with your solicitor and us to ensure you are kept up to date with the application. We will provide you with a European Standard Information Sheet (ESIS) that will give you with specific details regarding your Home Loan. The European Standard Information Sheet and the Letter of Offer displays the applicable rate for your application

## THE HOME LOAN PRODUCT

We offer variable rate Home Loans; the rate may rise or fall over the lifetime of the loan. Any change of interest rate will be communicated to borrowers in writing before the change takes effect.

Home Loans are offered for the following purposes:

- Second Hand House
- Self-Build
- Renovations
- New Build
- Mortgage Switcher
- Equity Release

## MAXIMUM AND MINIMUM LOAN VALUES

The Credit Union offers Home Loans up to €350,000 (net of shares) over a maximum term of 35 years. The minimum amount is €50,000 over a term of 10 years. The maximum Loan to Value is 80% for all applications.

## ADDITIONAL COSTS ASSOCIATED WITH YOUR HOME LOAN

You will need to factor in the additional costs of insurances, legal fees (including stamp duty), local property tax and property management fees (if applicable). Your solicitor will advise you of the legal costs involved.

## GENERAL HOME LOAN CONDITIONS

This list is a guide only and a comprehensive list of conditions is contained in the 'Home Loan Terms and Conditions' document.

- The Home Loan will be secured on the property being financed by way of a first legal charge on your Principal Private Residence in ROI.
- There are no penalties for early repayment on a variable rate loan.
- You will be required to obtain a loan protection policy to cover the full outstanding amount of the loan in the event of death. This policy must be assigned to the Credit Union.
- The Credit Union requires buildings insurance to be obtained for the full reinstatement value of your property and our interest must be noted in the policy.
- An independent valuation of the property is required. Dubco will cover the cost of this and appoint a valuer to complete the report.

## COMMUNICATING WITH YOU

Dubco commits at all times to communicate with Members in an open, honest and transparent manner. If we are unable to offer you a Home Loan, we will communicate this to you as soon as possible, explaining the reasons why.

If you are not satisfied with the service you receive or have a complaint, you can write to The Complaints Officer, Dubco Ireland Credit Union Limited, Little Green Street, Dublin 7 or email us at [info@dubcoireland.ie](mailto:info@dubcoireland.ie). Should the matter not be resolved to your satisfaction, you have the right to contact the Financial Service Ombudsman

Financial Service Ombudsman  
3rd Floor  
Lincoln Place  
Dublin 2

Phone: 01 567 7000  
Email: [info@fspo.ie](mailto:info@fspo.ie)  
Website: [www.fspo.ie](http://www.fspo.ie)

## DATA POLICY

The Credit Union will gather data through our interactions with members and will comply, at all times with our obligations set out under the General Data Protection Regulation (GDPR) Act 2018. We will seek your consent prior to using any personal data for the purposes of assessing a Home Loan application. You have a right to receive a copy of your personal data free of charge. Should there be any mistake or inaccuracies in your personal data, you have the right to have this corrected.

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

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

**WARNING: THE COST OF YOUR REPAYMENTS MAY INCREASE.**

**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: CREDIT CANNOT BE GRANTED WHERE THE INFORMATION PROVIDED IS INSUFFICIENT FOR THE LENDER TO FULLY ASSESS YOUR CREDITWORTHINESS.**

Dubco Credit Union Limited is regulated by The Central Bank of Ireland.



**Fast. Simple. Friendly.**

2-3 Little Green Street  
Dublin 7  
D07 KC82

T: (01) 887 0400  
E: [info@dubcoireland.ie](mailto:info@dubcoireland.ie)  
W: [www.dubcoireland.ie](http://www.dubcoireland.ie)