

Declarations, Authorisations and Consents

BUY TO LET MORTGAGE

First Applicant	<input type="text"/>	Second Applicant	<input type="text"/>
Third Applicant	<input type="text"/>	Fourth Applicant	<input type="text"/>
Loan Amount	<input type="text"/>	Application Number	<input type="text"/>

Please read carefully before signing this form.

To: DILOSK DAC trading as ICS Mortgages ("ICS Mortgages")

In this document:

"Contracted Agents" means entities which have contracted with ICS Mortgages to assist ICS Mortgages in the conduct of its business or in providing services to me.

"I", "me", "my", is a reference to each of us where more than one of us have signed this form.

"Personal Details" means information concerning me which ICS Mortgages has, including information given by me or others verbally or in writing, information contained in application forms and records of my transactions with ICS Mortgages.

Consent to Direct Marketing (Optional)

I/we consent to the Personal Details supplied by me/us to ICS Mortgages being used to provide me/us with information about similar products and services ICS Mortgages may arrange for me/us, either directly or with a third party, by post, telephone, email, fax or other lawful means.

I/we acknowledge that I/we can, at any time, ask ICS Mortgages to stop or change the methods by which ICS Mortgages may send me/us such marketing materials.

Please tick the box if you want to receive this information.

Declarations, Authorisations and Consents

1. I/we apply to ICS Mortgages for a mortgage loan and declare that the information and Personal Details provided and documentation furnished by me/us are true and correct, to the best of my/our knowledge, information and belief.
2. I/we declare that the property on which the mortgage loan shall be secured is an investment property which is let or intended to be let by way of residential tenancy for the purpose of deriving a rental income.
3. I/we acknowledge that under the terms of this mortgage loan I/we are not permitted to occupy the property on which the mortgage loan will be secured.
4. I/we declare that I/we have never been insolvent and have never made arrangements with creditors and have never been involved in any court proceedings for debt.
5. I/we authorise ICS Mortgages to make all reasonable enquiries of my/our accountant, solicitor, mortgage lender, broker and/or any other person, in connection with and arising from my application and any aspect thereof.
6. By signing this form, I/we acknowledge that where I/we apply for or avail of a credit facility, ICS Mortgages and its Contracted Agents will:
 - (a) carry out credit reviews including automated credit decision processes in line with the privacy notice below and will obtain details of my/our credit history from the Irish Credit Bureau ("ICB") or any other credit rating agency or Central Credit Register;
 - (b) I understand that multiple credit reviews will be conducted where greater than 6 months has lapsed since first applying or availing of a credit facility and a credit review being conducted.

Declarations, Authorisations and Consents (continued)

7. I/we declare and agree that I/we will pay any reasonable costs and expenses incurred by ICS Mortgages in dealing with this application, whether or not a loan is received by me/us.

8. Interest-Only Mortgages – Information

This information must be read by all ICS Mortgages customers if they are opting for an Interest-Only Mortgage for the full term of the loan.

What is an Interest-Only Mortgage?

An 'Interest-Only' mortgage means your monthly mortgage payments will only repay the interest charged on the amount borrowed. Therefore, at the end of the contractual term of the mortgage, **the entire amount that you have borrowed will still be outstanding.**

What is your Repayment Plan?

You must have a defined repayment plan in place in order to repay the entire amount outstanding at the end of the term. This may include:

- Pension – Lump sum
- Sale of Property
- Savings and/or Investments
- Other – which you must discuss with either your Broker or your ICS Mortgages lending manager

Should you choose an Interest-Only mortgage, we will be sending you a 'Repayment intentions form' each year. It is important to check on a regular basis, that your repayment plan will still allow you to repay the outstanding mortgage balance due at the end of the term and inform us if there are any changes to your repayment plan.

Are Overpayments Allowed?

Our Interest-only mortgages are on a variable rate, therefore we do not have any restrictions on overpayments. You can decide at any point to pay a lump sum off your mortgage and/or make monthly overpayments. Any lump sum or over payment you make will reduce the outstanding capital balance immediately and will reduce your final payment accordingly.

Who should you contact should your repayment plan change?

Throughout your Interest-Only term, if you think your repayment plan will not meet your requirements to repay the full mortgage balance, please contact our ICS Mortgages customer service team on **1890 542 542** or email us at customerservice@icsmortgages.ie.

I/We consent to the acceptance, execution and/or storage of this application form in electronic format

First Applicant	<input type="text"/>	Date	<input type="text"/>
Second Applicant	<input type="text"/>	Date	<input type="text"/>
Third Applicant	<input type="text"/>	Date	<input type="text"/>
Fourth Applicant	<input type="text"/>	Date	<input type="text"/>

Privacy Notice

Data Controller

Dilosk DAC trading as 'Dilosk' and 'ICS Mortgages' ('the Company', 'We', 'Us' or 'Our') is a Data Controller within the meaning of the General Data Protection Regulations (697/2016/EU) ('GDPR') and applicable Irish data protection legislation (currently the Irish Data Protection Acts 1988 to 2003 as may be amended). As a Data Controller we are obliged to provide you with information on how we collect, use, store and share your personal data. This document has been made available for that purpose.

Data Protection Officer

The Company has appointed a designated Data Protection Officer. If you have any queries with respect to how the Company processes your personal data or wish to exercise your rights under GDPR please write to:

The Data Protection Officer,
16 Hume Street,
Dublin 2.

Alternatively, you can email DPO@Dilosk.com. For general queries you can call 1890 542 542.

Information we Collect

We collect information: (i) you give us; (ii) information generated during the provision of our services or use of our websites, and; (iii) information provided to us by third parties.

Types of information we may collect or hold about you include:

- identity details, including your contact information;
- your financial details/financial circumstances;
- your marital status;
- your financial associations;
- information about you provided by others e.g. joint account applications;
- information which you have consented to us using; and
- other personal information such as: criminal conviction data; telephone recordings; and information provided when exercising your rights set out below.

Sometimes we may use your information even though you are not our customer. For example, you may be a beneficiary, guarantor, director or representative of a customer of ours or be a potential customer applying for one of our products or services.

Information We Need

If you do not provide certain information we may not be able to:

- assess your loan application;
- provide requested products or services to you;
- to continue to provide existing products or services;
- assess suitability.

We will tell you when we ask for information which is not a contractual requirement or is not needed to comply with our legal obligations.

Purposes of Processing and the Legal Basis for processing

We use, and share, your data where:

- you have agreed or explicitly consented to the using of your data in a specific way (e.g. to receive information on new products or services). If you have provided your consent you may withdraw your consent at any time by making contact with us;
- use is necessary to provide a service or fulfil a contract that you have entered into (e.g. to provide you with credit services or a mortgage) or because you have asked for something to be done so you can enter into a contract with us (e.g. you have asked us to provide you with a loan offer);

This includes:

- (a) Managing or administering your account, policy or other financial product(s);
 - (b) Processing your application(s) for credit or financial services;
 - (c) Where you apply for or avail of a credit facility, to carry out credit reviews including automated credit decision processes and to obtain details of your credit history from the Irish Credit Bureau (“ICB”) or any other credit rating agency or Central Credit Register;
 - (d) Contacting you by post, telephone, text message, electronic mail or other means but not in a way contrary to your instructions to Us or contrary to law or regulation;
 - (e) Facilitating a potential or actual transfer of any mortgage loan or product provided to you or in connection with a securitisation.
- use is necessary because we have to comply with a legal obligation (e.g. establishing your identity, residence and tax status in order to comply with law and regulation concerning taxation, complying with our Anti-Money Laundering obligations, providing credit information to the Central Credit Register, and reporting to regulatory authorities and law enforcement);
 - use is necessary to protect your “vital interests” in exceptional circumstances;
 - use for our legitimate interests such as managing our business and fraud or crime prevention. This may include things like credit risk management, providing service information, conducting business and market research and compiling statistics, training and quality assurance, portfolio management and strategic planning, and the purchase or sale of assets. You may object to your personal information being used for these purposes.

Automated Decision-Making

We may analyse your information using automated means to:

- help us understand your needs and develop our relationship with you;
- to help us to offer you products and service information we believe will be of interest to you;
- to make assessments where you apply for a financial product (e.g. a loan) including creditworthiness and affordability. We may make lending decisions based solely on an automated analysis of your information. The types and sources of the information we process by automated means about you are listed above.

We also use automated processing to assist in compliance with our legal obligations in connection with prevention of money laundering, fraud and terrorist financing, for example, to screen for suspicious transactions.

Recipients of Your Personal Data – Third Parties

In the course of providing its services to you, complying with legal obligations or pursuing our legitimate interests, we may share your personal data with the following categories of recipients:

- third parties with whom: (i) we need to share your information to facilitate transactions you have requested, and (ii) you ask us to share your information;
- our appointed agents
- your authorised representatives;
- service providers who provide us with support services to enable delivery of our services;

- statutory and regulatory bodies (including central and local government) and law enforcement authorities;
- credit reference/rating agencies;
- debt collection agencies, budgeting and advice agencies, tracing agencies, receivers, liquidators, examiners, Official Assignee for Bankruptcy and equivalent in other jurisdictions, any other party involved in facilitating a potential or actual transfer of any mortgage loan or product provided to you or in connection with a securitisation;
- pension fund administrators, trustees of collective investment undertakings and pensions trustees, insurers/re-insurers;
- business or joint venture partners.

How long we will hold your Data

How long we hold your data for is subject to a number of pieces of legislation and regulations - as a general rule, we will keep your data for 6 years after the end of our relationship with you or the last service provided. We will however endeavor not to keep any of your personal data longer than is necessary to fulfil the relevant purpose and/or comply with a specific legal retention period.

Your Rights with Respect to Our Use of Your Data

From 25 May 2018, you have several enhanced rights in relation to how we use your information, including the right, without undue delay, to:

- find out if we use, access or receive your information;
- have inaccurate/incomplete information corrected and updated;
- object to particular use of your personal data for our legitimate business interests or direct marketing purposes;
- to withdraw consent at any time where processing is based on consent.
- in certain circumstances, to have your information deleted or our use of your data restricted;
- in certain circumstances, a right not to be subject to solely automated decisions and where we make such automated decisions, a right to have a person review the decision;
- exercise the right to data portability (i.e. obtain a transferable copy of your information we hold to transfer to another provider);

If you wish to exercise any of your data rights, you can contact Our Data Protection officer by writing to the address above or emailing DPO@Dilosk.com.

If we are unable to deal with your request fully within a calendar month (due to the complexity or number of requests) we may extend this period by a further two calendar months and shall explain the reason why. If you make your request electronically, we will try to provide you with the relevant information electronically.

If you are not happy with any aspect of how your data is used, you also have the right to complain to the Data Protection Commission in Ireland. You can contact the Office of the Data Protection Commissioner at:

Telephone: +353 (0)761 104 800 or Lo Call Number 1890 252 231

Fax: +353 57 868 4757

Email: info@dataprotection.ie

Postal Address: Data Protection Commission, Canal House, Station Road, Portarlington, R32 AP23, Co. Laois.

Dilosk DAC trading as ICS Mortgages is regulated by the Central Bank of Ireland