

Mortgage Application Form

Permanent TSB plc trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.



PTSB, 56-59 St. Stephen's Green, Dublin 2, D02 H489, Ireland.

Tel: 0818 210 585 or +353 1 215 1339 **Web:** www.ptsb.ie

Applicant 1:

Applicant 2:

Contact Number:

Email:

Postal Address:

Checklist - minimum information required

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

Loan details

Loan amount:

Loan term and rate:

Loan purpose:

Property value / type and address:

Proof of PPSN (any one of the following):

Correspondence from the Department of Social Protection or the Revenue Commissioners showing the individual's PPSN

Payslip, Employment Detail Summary (P60), P45, Statement of Liability (P21), Tax Assessment or Notice of Tax Credits

Medical Card/Drug Payment Scheme Card or European Health Insurance Card (EHIC) where the full PPSN is clearly visible.

Please note: Public Services Card cannot be used to verify PPSN

Applicants details

Age:

Marital status - maintenance amount:

No. of dependants:

If you are an employee

6 months' up-to-date personal current account statements (if your main current account isn't with PTSB):

Completed salary certificates for all applicants (see inserts):

2 of your 3 most recent pay slips and your current Employment Detail Summary (P60):

Financial details

Value of outstanding debts:

Monthly repayments:

Lender:

Current account statements for all applicants: (if applicable)

In addition, if you are self-employed, we will need:

2 years' up-to-date audited or certified accounts:

Confirmation that your tax affairs are in order:

6 months' up-to-date current account statements, if the account is not with PTSB:

6 months' recent bank statements from your main business current account:

Identification details

A valid passport, driving licence or Irish Government Travel Document:

Utility bill with your name and address (less than 6 months old):

**Employment status
First Applicant**

Self-employed Employed Not employed

Self-employment details

Trading name and address:

Date of commencement of business:

Nature of business:

Sole trader: Director/Partner:

If shareholder / partner state % shareholding:

Net profit: €

Drawings: €

Income Currency:

Previous employer's name and address:

Previous employment from: / /

Previous employment to: / /

Nature of business:

Occupation:

Employment details

Employer name:

Employer address:

Nature of business:

Occupation:

Employment status e.g. permanent, etc:

Date commenced present employment: / /

Gross basic salary p.a: €

Overtime p.a: regular/guaranteed/irregular

Bonus p.a: regular/guaranteed/irregular

Commission p.a: regular/guaranteed/irregular

Other income non rental p.a: €

Source of other annual income:

Other income rental p.a:

Income Currency:

Salary mandated to PTSB: Yes No

**Employment status
Second Applicant**

Self-employed Employed Not employed

Self-employment details

Trading name and address:

Date of commencement of business:

Nature of business:

Sole trader: Director/Partner:

If shareholder / partner state % shareholding:

Net profit: €

Drawings: €

Income Currency:

Previous employer's name and address:

Previous employment from: / /

Previous employment to: / /

Nature of business:

Occupation:

Employment details

Employer name:

Employer address:

Nature of business:

Occupation:

Employment status e.g. permanent, etc:

Date commenced present employment: / /

Gross basic salary p.a: €

Overtime p.a: regular/guaranteed/irregular

Bonus p.a: regular/guaranteed/irregular

Commission p.a: regular/guaranteed/irregular

Other income non rental p.a: €

Source of other annual income:

Other income rental p.a:

Income Currency:

Salary mandated to PTSB: Yes No

If less than 6 months in current position, please state name and address of previous employer:

If less than 6 months in current position, please state name and address of previous employer:

Previous employment from: / /

Previous employment from: / /

Previous employment to: / /

Previous employment to: / /

Primary location of Funds:

Please state the country where over 50% of your funds are held. Please print in block capitals.

Cash:

Please state the total monthly cash lodgements to all your PTSB account(s) i.e. Total cash lodged to Current Accounts, PTSB Loan, PTSB Mortgage, etc.

Monthly Turnover:

Please state the total monthly turnover lodged to your PTSB account(s) e.g. Current Accounts, PTSB Loan, PTSB Mortgage, etc.

Financial history & commitments

First Applicant

Do you hold a current account: Yes No Credit card: Yes No Cheque/debit card: Yes No

With whom:

Second Applicant

Do you hold a current account: Yes No Credit card: Yes No Cheque/debit card: Yes No

With whom:

Assets & Liabilities

Home:	Property type	Value	Balance owing	Monthly pymt	Bank	Rate	Term	Rent
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Investment / Other property / Land:

Motor vehicle / Boat / Caravan:

(N/A)
(N/A)
(N/A)

Credit Card (store accounts / hire purchase):

(N/A)	(N/A)	(N/A)	(N/A)	(N/A)
(N/A)	(N/A)	(N/A)	(N/A)	(N/A)
(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

Current Account / Saving:

Childcare:

Rent / Maintenance:

Total assets

Total liabilities

First Applicant

Have you ever had a credit agreement with or made previous application to PTSB and/or any other lending agency (incl. credit union)?

Yes No

If yes, please give details:

Have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Have you any judgements registered against you personally? Have any judgements been registered against a company of which you are a director?

Yes No

If yes to any of the above, please give details:

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

If yes, please state monthly amount:

Second Applicant

Have you ever had a credit agreement with or made previous application to PTSB and/or any other lending agency (incl. credit union)?

Yes No

If yes, please give details:

Have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Have you any judgements registered against you personally? Have any judgements been registered against a company of which you are a director?

Yes No

If yes to any of the above, please give details:

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

If yes, please state monthly amount:

Known future changes in your circumstances

Are you aware of any possible changes to your future circumstances that may affect your ability to meet your repayments on this facility? Yes No

If yes, please give details:

Customer Consent - Special Category Data

I have provided specific health-related information in the form above which I feel is relevant to the application for this product.
 I understand that PTSB will only use this information in the decision process for my mortgage.
 I understand that PTSB will retain this information as part of the record of this decision as PTSB is obliged to do under the Consumer Protection Code.

I hereby consent to PTSB using my personal health information in the decision process.

Signature of first applicant (if applicable): Date: / /

Signature of second applicant (if applicable): Date: / /

** Only applicable where health-related personal data is disclosed.*

Mortgage Details

Loan amount: Loan term:
Type of loan
 Annuity Home Loan: Mortgage Top Up: Further Advance: Residential Investment Property:
 Other:

Reason for choosing PTSB: Use of property:
Main residence Second home Other uses

<p>Outlay</p> <p>Purchase price:</p> <p>Build cost:</p> <p>Site plan:</p> <p>Repairs / renovating:</p> <p>Stamp duty:</p> <p>Legal expenses:</p> <p>Other* please specify:</p> <p>Total expenditure:</p>	<p>Funding</p> <p>Savings:</p> <p>Additional borrowings:</p> <p>Inheritance:</p> <p>Gift (or other third party contributions):</p> <p>Equity from sale of property:</p> <p>Other * please specify:</p> <p>Mortgage required:</p> <p>Total finance:</p>
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*Please give details of 'other' above:

Further Advance

Further Advance loan amount: Term of Further Advance loan:
 Total amount to be advanced by cheque: (include loans to be refinanced)

Residential Investment Property

Total Annual Rent: Term of Loan:

Note: Maximum residential investment property term is 25 years

Details of property to be mortgaged

Address of property being mortgaged*:

* If Co. Dublin you must specify Dublin City / South Dublin / Fingal / Dun Laoghaire Rathdown. For counties Cork, Limerick, Waterford and Galway you must specify City or County. If Co. Tipperary, you must specify North or South.

Existing property: date built / / Are all applicants to be named on the deeds? Yes No

Current Building Energy Rating: Proposed Building Energy Rating: (on completion of works if applicable)

Loan purpose

Private Property: Family Discount Home: Affordable House: Shared Ownership:

Local Authority Tenant Purchase: Residential Investment Property: Further Advance:

New property

Is the property registered with: the Home Bond scheme: the Premier Bond scheme:
Yes No Yes No

(If so enclose the original HB47 certificate/Premier Bond)

Current Building Energy Rating: Proposed Building Energy Rating: (on completion of works if applicable)

Stage of construction: Date of completion: / /

Is the property being built by: direct labour builder/contractor
Yes No Yes No

If yes please state the cost of the site: cost of build:

Stage payments: Date of completion / date of 1st stage payment:

Yes No / /

Primary / Secondary applicant / Non owning borrower

Will there be any other persons in occupation of the property apart from you, your spouse or your children: Yes No

If yes, please supply details:

Solicitor contact details

Name and address:

Telephone: Title insurance: Yes No

Mortgage Application for Credit

PTSB, 56-59 St. Stephen's Green, Dublin 2, D02 H489, Ireland..

Account no:

Personal Details

Applicant's name(s):

Address of property to be mortgaged:

Details of Mortgage Required

Purchase price / value of property: €

Mortgage type:

Amount of loan required: €

Repayment term required:

Valuation

PTSB will require a valuation of and certain other information about the property you wish to buy and/or mortgage. The valuation report, of which you will obtain a copy, is designed specially for the needs of PTSB to help us decide if the property represents adequate security for the loan you require. The valuation report will be based on a limited inspection and is not intended to be a structural survey nor a condition report. It is important that you should not rely in anyway on the valuation report. It is possible that there are defects in the property which are not reported but which a more detailed inspection would reveal. This means that the valuation report may not make you aware of defects which could affect your decision to buy. PTSB recommends that you obtain a more comprehensive report or structural survey. You must pay a valuation fee, which will be a maximum of €190.00 which includes VAT but excludes valuer's travel expenses. Properties incomplete at the time of the original valuation will require, on completion, a final valuation, the fee for which is €95.00 which includes VAT but excludes travel expenses. In the event that PTSB declines your loan application the valuer's fee will be refunded.

Insurance

Life Assurance

It is a condition on all repayment loans that Mortgage Protection Cover is effected before the loan cheque issues. Alternatively applicants can make their own arrangements but the cover must meet PTSB requirements. Independent cover must be in place before the loan cheque is issued.

Property Insurance

It is a condition on all loans that property insurance is effected before the loan cheque issues. Borrowers have the right to effect and maintain such insurance as is required by PTSB with any recognised insurer or through any authorised agency of their choice. If you wish to exercise this right, you must notify PTSB on acceptance of a loan offer (if any) and on receipt of said notification PTSB shall inform you of its detailed insurance requirements. The loan will not be issued until PTSB's insurance requirements have been complied with to PTSB's reasonable satisfaction. Where the borrower ceases to maintain adequate insurance cover for the property at any time during the period of the loan agreement, PTSB may insure the property through its agency for not less than the estimated cost of reinstatement. The borrower will be liable for the premium monthly / annually for the duration of the loan.

Direct Marketing, Permanent TSB plc

Permanent TSB plc will use your personal data to identify our products, services and benefits which we believe may be of interest to you.

Based on your indicated direct marketing preferences below we will inform you on how you can avail of these products and services using the following methods:

	Applicant 1		Applicant 2	
	Y	N	Y	N
Post				
Home phone				
Online				
Email				
Text message				

Please indicate your consent to be contacted by mobile phone

Mobile Phone Applicant 1 Yes No Applicant 2 Yes No

If at any time you change your mind and you wish to object to or amend your direct marketing preferences, you can do so by logging in to your PTSB app > Go to Settings > Select Marketing and Communications to make change, call us on 0818 50 24 24 or +353 1 212 4101 (from abroad), visit your local branch, or write to us, free of charge, at FREEPOST F4940, Customer and Marketing (Direct Marketing), Permanent TSB plc, 56-59 St Stephen's Green, Dublin 2, D02 H489, Ireland.

Signature & Declaration

I/We declare that I/we am/are of full age and I/we hereby make application for an advance with Permanent TSB plc ("PTSB") upon mortgage of the property described above. I/we declare that the foregoing statements and particulars and any other information I/we have given to PTSB to be strictly true, to the best of my/our knowledge and belief.

I/We acknowledge that, in order to process this loan application, PTSB its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by PTSB separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of the Environment, Community and Local Government where required by that Department. PTSB may also pass this information to other companies within the PTSB group in connection with those purposes.

I/We further acknowledge that PTSB will supply such information as I/we have given to PTSB to an insurance company, if it is necessary, to obtain a suitable Mortgage Indemnity Policy.

I/we have read the section above headed "Valuation" and I/we understand that I/we should not rely on the valuation report in any way in deciding whether or not to purchase the property. I/We understand that if, contrary to the PTSB recommendation, I/we do not request or obtain an independent structural survey for my/our own purposes, I/we run the risk that the property may suffer from serious defects which are not mentioned in the Valuation Report and that the Report may be defective, or may be inadequate for my/ our purposes. I/We further understand that should PTSB grant a loan, this does not signify an assurance or guarantee that the property is soundly constructed and free from defects.

I/We note that if I/we are approved by PTSB for a loan that at any time before the completion of the mortgage transaction PTSB has the right to withdraw or vary the approval subject to applicable law. In the event that I/we wish to change any of the details on the application, the changes will be recorded on the loan approval (this refers to the Credit Agreement) without the necessity of re-signing a further application form.

I/We have had the necessary time to consider and query the information provided to me in relation to my application.

I/We hereby acknowledge that PTSB may transfer the benefit of the mortgage to any other person for the purposes of securitisation or other reason for which PTSB believes such a transfer should take place.

Signature of first applicant: _____ Date: / /

Signature of second applicant: _____ Date: / /

Direct Marketing, Third Party Products

Permanent TSB plc would like to use your personal data to provide you with information about products, services or special offers (for example rewards, discounts and cashback programmes) from carefully selected third parties. Permanent TSB plc will never share your personal data with these third parties for marketing purposes.

I hereby consent to being contacted for direct marketing of third party products and services using the methods selected across:

Applicant 1 YYes No Applicant 2 Yes No

If at any time you change your mind and you wish to object to or amend your direct marketing preferences, you can do so by logging in to your PTSB app > Go to Settings > Select Marketing and Communications to make change, call us on 0818 50 24 24 or +353 1 212 4101 (from abroad), visit your local branch, or write to us, free of charge, at FREEPOST F4940, Customer and Marketing (Direct Marketing), Permanent TSB plc, 56-59 St Stephen's Green, Dublin 2, D02 H489, Ireland.

Important Notices

Consent under the Consumer Credit Act 1995

Under the Consumer Credit Act 1995 a customer's consent is required if the customer wishes Permanent TSB plc to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time Permanent TSB plc may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part.

I/we hereby consent to Permanent TSB plc contacting me/us by telephone at my/our place of employment/business.

Signature of first applicant:

Date: / /

Signature of second applicant:

Date: / /

Permanent TSB plc Credit Checking and Reporting

Under the Central Bank's Consumer Protection Code we are not permitted to offer you a credit product that you cannot afford. Therefore, In advance of granting you a credit product of any type, we will check your credit report from the Central Credit Register. This information supports a full and accurate assessment of your ability to repay further credit advances.

In addition, we are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.

Further information regarding the Central Credit Register may be found at www.centralcreditregister.ie.

Further information in relation to our disclosure of your personal data to the Central Credit Register can be found in our Data Protection Notice.

Using your personal data

In providing personal banking services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you, our running of the bank and your rights in relation to your personal data is provided in the summary Data Protection Notice included with this pack.

If you would like a copy of the full Data Protection Notice, please ask a branch staff member, call Open24 on 0818 502 424 or view it at www.ptsb.ie

Important regulatory information concerning Consumer Credit Act 1995, Distance Marketing, Consumer Protection Code 2012 and European Union (Consumer Mortgage Credit Agreements) Regulations 2016.

Please note carefully the following information relating to Housing Loans

Fixed Rate Loans

Whenever (i) repayment of a loan in full or in part is made or (ii) with the agreement of PTSB, the loan is switched to a variable rate loan or other fixed rate loan, before expiry of the Fixed Rate period (hereinafter called the "Early Termination"), the applicant shall, in addition to all other sums payable as a condition of and at the time of the Early Termination, pay a sum equal to the PTSB's estimate of the loss (if any) arising from the Early Termination. In the calculation of the said loss, PTSB shall endeavor to apply in so far as it is fair and practicable.

This is how the fee is calculated;

$$C = (I-S) \times R \times (M-T)/12$$

"C" is the charge to compensate for the loss (if greater than 0),

"I" is the swap/market fixed interest rate for the term of the Fixed Rate Period at the date of its commencement,

"S" is the swap/market interest rate for the remaining fixed period,

"R" * is the amount of the Fixed Rate loan balance paid or switched at the date of Early Termination,

"M" is the fixed Rate Period (in months) and,

"T" is the time expired of the Fixed Rate Period at the date of Early Termination (in months).

Here is a worked example;

"I" = 5%, "S" = 3%, "R" = €100,000, "M" = 24 months, "T" = 12 months.

$$C = (5\% - 3\%) \times €100,000 \times (24 - 12) / 12.$$

$$\text{So, } C = 2\% \times €100,000 \times 12 / 12$$

$$C = €2,000.$$

*For the purposes of the above fixed rate mortgage breakage fee worked example, a fixed balance of €100,000 representing the loan balance to be paid or switched at the date of Early Termination is used for "R". In the actual calculation of the fixed rate mortgage breakage fee payable to the Bank, a reducing loan balance approach is used to calculate "R". This approach is used to take into account the fact that, after the switch or Early Termination, the loan balance typically reduces due to scheduled repayments for the remainder of the fixed rate period. The fee calculated using a reducing balance approach will always be lower than the fee calculated using a fixed balance approach.

Arrears

Arrears are any element of a mortgage repayment that have not been made and remain outstanding. Interest at the mortgage rate will be applied to the outstanding balance of your loan which includes any payments missed. This may result in increased cost of credit.

Valuation

Prior to getting mortgage approval from PTSB we will need a property valuation. The valuation needs to be completed by a PTSB approved valuer and you can contact us to arrange the valuation.

You must pay a valuation fee, which will be a maximum of €190.00 which includes VAT but excludes valuer's travel expenses. Final valuations: Properties incomplete at the time of the original valuation will require, on completion, a final valuation, the fee for which is €95.00 which includes VAT but excludes travel expenses. In the event that PTSB declines your loan application the valuer's fee will be refunded.

Legal Fees

You will need a solicitor to act on your behalf when buying your new home. There's no set fee for handling the purchase of a property, so check out the professional fees and property registration fees applicable with yours. A bank solicitor is required, for all Resident and Non-Resident Buy-to-Let mortgages, for loan amounts greater than €75,000. The amount payable, for a standard Buy-to-Let mortgage, is €1,000 plus standard rate of VAT. This amount is payable by the Borrower(s) and must be paid directly to the banks solicitor prior to the release of the loan cheque. The amount payable by the Borrower(s) is in addition to the borrower(s) solicitor fees.

Other

Lending criteria, terms & conditions will apply. Mortgage approval is subject to assessment of suitability and affordability. Applicants must be aged 18 or over. Security is required and credit agreement will be secured by a mortgage or by a right related to residential immovable property. Life and Home Insurance are also required. Please note that if you require your Solicitor to take up your title deeds on Accountable Trust Receipt in the future (unless you are taking out a new mortgage with PTSB) there is a fee of €35. There is also a fee of €35 for vacating or releasing your mortgage.

In accordance with the provision of the consumer protection code 2012 the following are for your attention:

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT REPORT, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT, A HIRE-PURCHASE AGREEMENT, A CONSUMER-HIRE AGREEMENT OR A BNPL AGREEMENT IN THE FUTURE

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

The following warning applies in the case of variable rate loans:

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

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

The following warning applies in the case of fixed rate loans:

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

The following warning applies in the case of interest only/bridging loans:

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

Where the purpose of the loan is for debt consolidation:

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.

NOTICE: 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

Product Information

I/we confirm we have received the following (please tick)

PTSB Mortgage Product Brochure

Variable Rate Mortgage Policy - Summary Statement

Terms & Conditions and Personal and Business Banking Charges booklet

Summary Data Protection Notice

Terms of Business

Status of advice and suitability assessment

For the purposes of European Union (Consumer Mortgage Credit Agreements) Regulations 2016, PTSB will not provide advisory service in respect of mortgages. We will however assess product suitability and provide you with all explanations and product information required to make an informed decision.

Should your application be approved, a Statement of Suitability setting out the reasons why the product(s) or service(s) offered is/are considered suitable, or the most suitable, for your particular needs, objective and circumstances will be issued to you as part of Loan Offer pack.

Signatures

Signature of first applicant:

Date: / /

Signature of second applicant:

Date: / /

SEPA Direct Debit Mandate

Your Mortgage Account Number:

Creditor Identification Number - IE63ZZZ300180

Mandate Reference:

(Completed by Permanent TSB plc)

Creditor Name:

Permanent TSB plc

Credit or Address:

56-59 St. Stephen's Green

Dublin 2, D02 H489

Ireland

Debiting Account Details (please complete all details in this section in Block Capitals)

IBAN

(Bank Account to be Debited)

Example of IBAN -IE23IPBS99061312345678

BIC Code

(The Bank Identifier code)

Example of Swift Code-IPBSIE2D

Your Name:

(Name of Account to be Debited)

Your Address:

(Address held by debiting Bank - if joint account primary address)

City / Post Code:

Country:

Type of Direct Debit: Recurring Payment

By signing this mandate form, you authorise (a) **Permanent TSB plc** to send instructions to your bank to debit your account and (b) your bank to debit your account in accordance with the instruction from **Permanent TSB plc**.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Signature(s):

Note : Where the account being debited is a joint account and more than one person is needed to withdraw funds, then all parties must sign this form

Date of signing: / /

Note : Your rights regarding this mandate are explained in a statement that you may obtain from your bank

IMPORTANT NOTE:

No amendments are allowable to direct debits eight days prior to your repayment due date. If amendment is received during this period, the amendment will be processed after your next repayment due date.