

Personal Tax & Pension Contribution Application Form

Checklist

Please return items/complete steps:

- ✔ Tax Clearance Certificate or evidence from the Revenue Commissioners that Tax Affairs are up to date, such as; ROS Statement (must be a print out from www.revenue.ie).
- ✔ Evidence of licence to practice and professional qualifications/membership of the appropriate body.
- ✔ Fully completed application form.
- ✔ Fully completed direct debit mandate.
- ✔ 3 months personal bank statements. If the direct debit repaying the facility is coming from a practice account, please provide bank statements for this account also.
- ✔ Signed Financial Statements for the most recent 24 months practice trading period or Form 11 with chapter 4.
- ✔ AML Documentation
 - Proof of identity: An original passport, driving license or EEA National Identity Card.
 - Proof of Address: An original utility bill or correspondence from a regulated financial institution or Government department dated within the last 6 months.
 - Verification of PPSN: In respect of persons where PPSN is provided, documentation is required to verify PPSN.

Note: Where individuals are not available to meet in person and/or KBCI are not in receipt of original Photo ID and address verification documentation – KBCI will need either two copies of both photo ID and address verification or one certified copy of each. Certified copies must be certified by a suitably qualified person (e.g. a Garda, a Notary Public or a practising Solicitor).

The following documentation may be used to verify the PPSN:

Documents issued by the Revenue, Employer, or Dept. of Social and Family Affairs that contain name and PPSN e.g. Payslip, P60, P21 Statement, Tax Credit Certificate, Drugs Payments Scheme Card.

Irish Anti-Money Laundering and Counter Terrorist Financing Regulations

KBC Bank must comply with the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 (as amended), so for a new or existing customer of KBC, personal identification documents must be in date. Please note, where a document expires, KBC reserve the right to request an updated document to meet our AML regulatory obligations.

Please return the completed form to: Professional Fee Finance Department, KBCI, Sandwith Street, Dublin 2.

Tel: 01 664 6432

Credit Process - The credit process will typically take 10 days from receipt of this application form and all requested supporting documentation. The length of the credit process is subject to the complexity of the proposal and more complex proposals may take longer than 10 days to assess.

Lending Criteria, underwriting, terms and conditions apply.

KBC Bank Ireland plc is regulated by the Central Bank of Ireland

THE BANK OF YOU

Personal Tax & Pension Contribution Application Form

(For office use only)

Agreement No.

Please tick Purpose of Loan

Tax

Personal Pension Contribution

All

A. Borrower details

Name Practice/Business Name (the 'Practice')

Mobile Tel. Practice/Business Tel. Date of Birth Email

Home Address Practice/Business Address

Gender Male Female Country of Birth

Maiden Name (if applicable) Nationality Occupation

Place of Birth (County/City) PPSN

	For year ending	For year ending
Practice Income		
Practice Profit		
Personal Income		

*please include all income, rental etc.

Membership of registered body

The Borrower's personal pension plan (the "Pension Plan") is provided by (the "Pension Provider") (if applicable)

(Please complete for Borrower)

Are you an Employee or Director of KBCI?

Yes No

If yes please give details: _____

(Please complete for Borrower)

Are you connected to an Employee or Director of KBCI? For example a spouse, domestic partner or child? Yes No

If yes please give details: _____

Credit History: Have you ever been made bankrupt, made any arrangements with creditors, entered into a PIA or DSA, had any court judgements for debt made against you or been in arrears with any existing or previous loan? Yes No

If Yes please fill in the details below

Please provide your Accountant details in the box provided

By providing same you are giving KBCI the authority to contact your Accountant as required to confirm details in respect of your Credit Application.

B. FATCA Declaration of U.S. Citizenship and U.S. residence for tax purposes

Please tick Yes or No to question (i) AND (ii)

(i) Are you a U.S. Citizen?

Yes No

If yes, enter your U.S. TIN number (Taxpayers Identification No.):

(ii) Are you a U.S. tax resident?

Yes No

C. CRS Declaration of tax residence

Are you resident for tax purposes in any country/ territory other than the Republic of Ireland or the U.S.??* Yes No

If you answered Yes to the above question, please list on the right all countries/territories in which you are tax resident, and provide your TIN or functional equivalent for each country/territory.

Note: Provision of a TIN is mandatory unless you are a tax resident in a Jurisdiction that does not issue a TIN.

Country of Tax Residency	TIN

Customer information notice:

“Under Irish Tax Legislation (Sections 891E, 891F and 891G of the Taxes Consolidation Act 1997 refers), financial institutions including KBCI are obliged to collect and review information on customers’ tax residency and their U.S. status under FATCA. If you, the relevant Account Holder, has a tax residency outside of the Republic of Ireland or are a U.S. person, KBCI is required to report the following details in respect of all accounts that you hold with KBCI to the Irish Revenue: name, address, date of birth, place of birth, account number, U.S. citizenship and/or jurisdiction of tax residence, Tax Identification Number (TIN), account balances at year end and interest payments made in the calendar year. Irish Revenue will report this data to the tax authorities of each participating country. If due to a change in circumstance any certification on this form becomes inaccurate please advise KBCI promptly.

You can find more information on <http://www.revenue.ie/en/companies-and-charities/international-tax/aeoi/index.aspx>

As a financial institution, we are not in a position to provide tax advice. If you have any questions about this form or defining your tax residency or U.S. FATCA status, please contact your tax advisor, or Irish Revenue.

D. Loan Details

The table below sets out the rate applicable depending on the term requested

Loan Term	Fixed Rate	Annualised Borrowing Rate
9 Months	3.53%	4.73%
10 Months	3.93%	4.74%
11 Months	4.34%	4.74%

Amount required: (Minimum €5,000 in total)

Purpose :

Tax € Pension €

Term: 9 Months 10 Months 11 Months

E. Financial Commitments

New clients must provide this information

Mortgages and Loans

Product Type	Current Balance	Name of Lender	Monthly Repayment	Remaining Term	Rental Income	Joint Y/N
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit Cards / Overdraft

Product Type	Approved Limit	Outstanding Balance	Name of Lender	Start Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm / yy"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm / yy"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm / yy"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm / yy"/>

F. Account Details

Drawdown of the Loan can only be made by credit transfer directly into your **personal bank account**. Please provide your account details below:

BIC <input type="text" value="I E 2 D X X X"/>	
IBAN <input type="text"/>	
Bank Name:	Account name:
Bank Address:	Payee Reference: KBC Bank Ireland plc

G. How we use your Personal Information

In our Data Protection Notice, we explain how we collect your personal information, what information we collect, why we collect it and how we use that information as well as your privacy rights. We recommend that you read our Data Protection Notice in full. This is available on the data protection section of KBC.ie and on our KBC Mobile App. You can also request a copy from any of our Hubs or alternatively contact us by phone on 01 6646432 or email on pffteam@kbc.ie.

H. Marketing preferences

We would like to make you aware of our products and services, promotional offers and competitions from time to time. These communications may be personalised based on information we have collected about you. This information may include your income bracket, spending habits, credit history and other insights which we are capable of inferring from the information we hold about you. You can control if you want to receive marketing communications from us and how you receive these communications by ticking the corresponding box below.

Primary Account Holder

Email: Yes No SMS: Yes No Phone: Yes No Letter: Yes No

You can always change your mind later and contact us to change your preferences. We at all times respect your privacy and will not share your personal information with any third parties for marketing purposes. Further information is available in the section of the Data Protection Notice entitled 'How do we use personal information for direct marketing'.

I. Complaints procedure

We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly. If you have any complaint please telephone or write to TPF/PFF Manager, KBC Bank Ireland plc, Sandwith Street, Dublin 2. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to:-

Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Tel: (01) 567 7000 Email: info@fspo.ie

Under EU Regulation 524/2013, traders such as KBC Bank Ireland who sell services online are obliged to inform consumers of a EU wide online dispute resolution platform for consumers who wish to resolve out of court disputes which have arisen online. The online dispute resolution platform is accessible at <http://ec.europa.eu/consumers/odr/>

J. Understanding our credit decisions

KBC, will undertake searches with credit reference agencies (including the Irish Credit Bureau and/or the Central Credit Register) as part of the application process and during the period of any credit facility provided by KBC to establish your credit record. These searches will be conducted each time you apply for a new loan, overdraft or other credit facility and at the time of any extension or variation of an existing credit arrangement (e.g. request for a mortgage arrears resolution option). Searches may also be conducted in the event of any breach of any credit agreement with KBC. Credit reference agencies may retain a record of such searches for a period of at least five years and they may disclose to anyone else carrying out a similar search of the other searches made against you in the previous two years. KBC may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to you, (ii) to review the operation, management and performance of a credit facility provided by KBC, (iii) to help detect or prevent fraud and recover its property and/or (iv) for statistical purposes.

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.

K. Declaration to KBC Bank Ireland plc

IMPORTANT

THE BORROWER IS ADVISED THAT KBCI MAKES NO WARRANTY OR REPRESENTATION IN RELATION TO ANY PENSION PLAN, THE PENSION PROVIDER WHO MANAGES THE PENSION OR THE EFFECT (IF ANY) A CONTRIBUTION MAY HAVE ON THE BORROWERS TAX LIABILITIES OR SUITABILITY OF A PRODUCT FOR THE BORROWERS NEEDS.

Declaration to KBCI:

By signing hereunder I confirm and acknowledge:

- That the information provided in this form and any supporting documentation submitted to KBCI is, to the best of my knowledge and belief, accurate and complete and may be subject to additional verification. That the information contained in this form may be reported to the Irish tax authorities and exchanged with tax authorities of another country or countries.
- That I will submit a new application within 30 days if, due to a change in circumstances, any certification on this application becomes inaccurate.
- That the availability of this loan is subject to KBCI's credit approval process and lending criteria and KBCI reserves the right to refuse my application.

Signature of Borrower

Date

Date of issue: August 2020

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: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility