

# Personal Loan, Credit Card And Overdraft Application Form

## 3 simple steps to applying:

### 1. Complete this checklist

In order to consider your application, please confirm the following:

You are over 18 years of age

You are a resident of the Republic of Ireland

### 2. Provide your personal identification documents

#### Existing Customers

We like to make things as simple as possible for our customers so if you are already a KBC customer you probably won't need to provide any more documents. If we do need anything, we'll let you know.

#### New Customers

##### Proof of Identity (must include photo)

Each customer named on the application will need to provide the following:

- Full copy of passport
- AND**
- Full copy of driver's licence

**ONLY 1 X FORM OF PHOTO ID IS REQUIRED  
PER APPLICANT FOR FACE TO FACE  
APPLICATIONS**

#### New Customers

##### Proof of Address

Each customer named on the application should provide a copy of **TWO** of the following documents:

- Utility Bill (Electricity, Gas, Landline phone)
- Current Account Bank Statement
- Credit Card Statement

**ONLY 1 X FORM OF ADDRESS IS REQUIRED  
PER APPLICANT FOR FACE TO FACE  
APPLICATIONS**

All proof of address documents must be less than 6 months old at the time of application. Additional/ alternative documentation may be required/accepted from time to time by KBC.

#### New Customers and Existing Customers Verification of Personal Public Service Number

KBC is required to request your PPS number and verification of same upon account opening. Please provide a copy of ONE of the following:

- P60.
- P21 Balancing Statement.
- Letter from the Department of Social Protection.
- PAYE Notice of Tax Credits.
- Payslip (where employer is identified by name or tax number)

#### Proof of Income

Most recent payslip for each applicant. If you are applying for a credit card and wish to transfer a balance from an existing card, please supply the most recent credit card statement detailing the credit card number.

From time to time we may ask for further documents.

### 3. Simply send your application to us

You can submit your application by post or in person at any KBC hub.

To find your local hub visit  
[www.kbc.ie/contact-us](http://www.kbc.ie/contact-us)

If you have any questions please call and speak to a member of our dedicated Sales Team on **1800 51 52 53**

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

The registered number is 40537 and registered office is Sandwith Street, Dublin 2.

#### Internal use only

Customer verified:  Photographic identification verified and attached:

Staff name (print): \_\_\_\_\_

Staff Number: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Hub stamp

# THE BANK OF YOU

IF THIS FORM IS INCOMPLETE, WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION.

## Your Personal Details - All Applicants

If you wish to include an Additional Cardholder, please complete the Additional Cardholder application form.

(BLOCK CAPITALS PLEASE)

### Applicant 1

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
First Name	<input type="text"/>
Surname	<input type="text"/>
Marital Status	<input type="text"/>
Maiden Name (if applicable)	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
Country of Birth	<input type="text"/>
Country of Residence	<input type="text"/>
<small>(In order to proceed with this application, you must be a resident in the Republic of Ireland.)</small>	
Nationality	<input type="text"/>
PPSN	<input type="text"/>
Home Number	<input type="text"/>
Mobile Number	<input type="text"/>
Work Number	<input type="text"/>
Email Address	<input type="text"/> <input type="text"/>
Occupation	<input type="text"/>
Employer's Name	<input type="text"/>
Employer's Address	<input type="text"/> <input type="text"/> <input type="text"/>
Time with Present Employer	<input type="text"/>

### Applicant 2 - Second applicant not required for credit card.

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
First Name	<input type="text"/>
Surname	<input type="text"/>
Marital Status	<input type="text"/>
Maiden Name (if applicable)	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
Country of Birth	<input type="text"/>
Country of Residence	<input type="text"/>
<small>(In order to proceed with this application, you must be a resident in the Republic of Ireland.)</small>	
Nationality	<input type="text"/>
PPSN	<input type="text"/>
Home Number	<input type="text"/>
Mobile Number	<input type="text"/>
Work Number	<input type="text"/>
Email Address	<input type="text"/> <input type="text"/>
Occupation	<input type="text"/>
Employer's Name	<input type="text"/>
Employer's Address	<input type="text"/> <input type="text"/> <input type="text"/>
Time with Present Employer	<input type="text"/>

## Your Personal Details - All Applicants

(BLOCK CAPITALS PLEASE)

### Applicant 1

#### Public/Private Sector

Public  Private

#### Employment Status

PAYE  Self-Employed

#### Employment Type

Permanent Full-time  Permanent Part-time

Contract  Temporary  Probation

Other (please specify)

Length of Time Self-Employed (if applicable)

Nature of Business

Monthly Net Income €

#### Salary/Income Frequency

Weekly  Fortnightly  Monthly

Other Income Amount €

Other Income Source

#### Other Income Frequency

Weekly  Fortnightly  Monthly

#### Highest Level of Education Achieved

University Degree (or higher)  Primary Education

Secondary Education  Professional Trade

Diploma/Certificate

#### Residential Details

Home Owner  Tenant

Living with Family  Cohabiting

Monthly Rent Payable €

No. of financial dependants

Is there another person (e.g. spouse/partner) contributing to household expenses?  Yes  No

Length of Time at current Address  m  m  y  y  y  y

Previous Address(es)

Applicable if less than 3 years at current address

Are you an employee or director of KBC Bank Ireland plc?  Yes  No

If yes, please provide details:

Are you connected professionally and/or in any way related to an employee/director of KBC Bank Ireland plc?  Yes  No

If yes, please provide details:

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed credit facility?  Yes  No

If yes, please provide details:

### Applicant 2

#### Public/Private Sector

Public  Private

#### Employment Status

PAYE  Self-Employed

#### Employment Type

Permanent Full-time  Permanent Part-time

Contract  Temporary  Probation

Other (please specify)

Length of Time Self-Employed (if applicable)

Nature of Business

Monthly Net Income €

#### Salary/Income Frequency

Weekly  Fortnightly  Monthly

Other Income Amount €

Other Income Source

#### Other Income Frequency

Weekly  Fortnightly  Monthly

#### Highest Level of Education Achieved

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Secondary Education  Professional Trade

Diploma/Certificate

#### Residential Details

Home Owner  Tenant

Living with Family  Cohabiting

Monthly Rent Payable €

No. of financial dependants

Is there another person (e.g. spouse/partner) contributing to household expenses?  Yes  No

Length of Time at current Address  m  m  y  y  y  y

Previous Address(es)

Applicable if less than 3 years at current address

Are you an employee or director of KBC Bank Ireland plc?  Yes  No

If yes, please provide details:

Are you connected professionally and/or in any way related to an employee/director of KBC Bank Ireland plc?  Yes  No

If yes, please provide details:

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed credit facility?  Yes  No

If yes, please provide details:

## Other Information

(BLOCK CAPITALS PLEASE)

### Applicant 1

Are you a U.S. Citizen? Yes  No

Are you a U.S. tax resident? Yes  No

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

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 below all countries/territories in which you are tax resident, and provide your TIN or functional equivalent for each country/territory.

Country of Residence	TIN:

### Applicant 2

Are you a U.S. Citizen? Yes  No

Are you a U.S. tax resident? Yes  No

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

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 below all countries/territories in which you are tax resident, and provide your TIN or functional equivalent for each country/territory.

Country of Residence	TIN:

\*For further information on FATCA or CRS please refer to [www.revenue.ie/en/business/aeoi/index.html](http://www.revenue.ie/en/business/aeoi/index.html)

## Security Questions

(Required for telephone/email account enquiries) Note; this section must be completed in full by each applicant.

### Applicant 1

1. Mother's Maiden Name

2. Your Place of Birth

3. Your Favourite Colour

### Applicant 2

1. Mother's Maiden Name

2. Your Place of Birth

3. Your Favourite Colour

## Outstanding Borrowings

Mortgages / Loans

Applicant	Product Type	Current balance	Name of lender	Monthly repayment	Drawdown Date (MM/YY)	Term (Years)
1 <input type="checkbox"/> 2 <input type="checkbox"/>						
1 <input type="checkbox"/> 2 <input type="checkbox"/>						
1 <input type="checkbox"/> 2 <input type="checkbox"/>						
1 <input type="checkbox"/> 2 <input type="checkbox"/>						
1 <input type="checkbox"/> 2 <input type="checkbox"/>						
1 <input type="checkbox"/> 2 <input type="checkbox"/>						

Credit Cards / Overdraft

Applicant	Product Type	Approved Limit	Name of lender	Start Date (MM/YY)
1 <input type="checkbox"/> 2 <input type="checkbox"/>				
1 <input type="checkbox"/> 2 <input type="checkbox"/>				
1 <input type="checkbox"/> 2 <input type="checkbox"/>				
1 <input type="checkbox"/> 2 <input type="checkbox"/>				
1 <input type="checkbox"/> 2 <input type="checkbox"/>				
1 <input type="checkbox"/> 2 <input type="checkbox"/>				

## Savings and Current Account Details

(BLOCK CAPITALS PLEASE)

Applicant	Financial Institution	Amount €
1 <input type="checkbox"/> 2 <input type="checkbox"/>		€
1 <input type="checkbox"/> 2 <input type="checkbox"/>		€
1 <input type="checkbox"/> 2 <input type="checkbox"/>		€
Information must reflect total savings of the applicant		<b>Total</b> €

## Credit History

### Applicant 1

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan?

If Yes please fill in details below Yes  No

  

### Applicant 2

Have you ever been made bankrupt, entered into a Personal Insolvency Arrangement, Debt Settlement Arrangement or Debt Relief Notice, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan?

If Yes please fill in details below Yes  No

  

## Personal Loan Applications Only

(Please complete the following Personal Loan Details if you are applying for a personal loan)

Requested Loan Amount €

Note: Minimum loan is €5,000. Maximum loan is €50,000.

Loan Term Requested (months)

Minimum term is 12 months. Maximum term is 60 months. Terms up to 120 months will be considered for Home Improvements and other purposes.

### Please confirm purpose of loan

Motor Vehicle  Education  Healthcare  Family Event (e.g. wedding)  Travel  
 Personal Expenses  Home Improvements  Other - please specify

Documentary evidence detailing the intended use of funds may be required in some circumstances

## Credit Card Applications Only

(Please complete the following Credit Card Details and Balance Transfer sections if you are applying for a credit card)

**IF THIS FORM IS INCOMPLETE, WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION.**

### Credit Card Details

Requested Credit Card Limit €

Note: Minimum limit is €500. Maximum limit is €25,000. Minimum payment is the greater of €5 or 5% of the statement balance.

Name to appear on card

A credit card can display up to 21 characters including spaces, if your name is longer than this please abbreviate to fit.

Number of additional cardholders required (maximum 4)  NOTE: A short Additional Cardholder Application Form is required in respect of each additional cardholder.

Name(s) of additional cardholders

### Balance Transfer

Do you wish to switch the balance of an existing credit card? Yes  No

Credit Card Number

Bank this card is with

Balance to be transferred €

If we agree to you transferring the balance, you will be required to close the other account within 90 days and provide us with a letter confirming the account has been closed. If the other credit card account is not closed within 90 days you will lose the benefit of the reduced interest rate and our standard interest rate applicable to the Account shall apply to the Agreed Balance Transfer Amount and we may also at our discretion close the Account without further notice to you. The Agreed Balance Transfer Amount should not exceed 80% of approved limit.

## Overdraft Applications Only

(Please complete the following Overdraft Details if you are applying for an overdraft)

### Overdraft Detail

Requested Overdraft Limit

Note: Minimum overdraft is €300. Maximum overdraft is €25,000

Please confirm purpose of overdraft

Home Improvements     Educational     Personal Expenses

Household Goods     Other (Please Specify)

### Authorisation & Application

I/We confirm and acknowledge that:

- I/We wish to apply to KBC Bank Ireland plc (the 'Bank') for a personal loan, credit card and/or overdraft on my/our current account and confirm that I/we meet the criteria set out above for this application.
- I/We will pay all fees and charges payable in connection with the personal loan, credit card and/or overdraft (including if applicable overdraft set up fees and subsequent renewal/review fees) as set out in the Credit Agreement, Letter of Sanction, Personal Loan Terms and Conditions, Current Account Fees and Charges booklet and/or Credit Card Fees and Charges booklet. The information and details given in this application and any documentation provided in support of it are true, accurate and complete and I understand they are subject to verification by the Bank.
- I/We have no criminal convictions or pending prosecutions.
- The Bank may offer a lower credit limit than that which I/we have requested in the case of a credit card and/or overdraft application.
- The availability of the personal loan, credit card and/or overdraft is subject to the Bank's credit approval process and lending criteria, and the Bank reserves the right to refuse my/our application.

#### Personal Loan Only

- The Personal Loan will be governed by the terms and conditions set out in the Credit Agreement which will issue to me/us on the approval of my/our application, and the Personal Loan Terms and Conditions (together 'the Agreement').
- Upon execution of the Credit Agreement by all parties, I/we will be bound by the Agreement.

#### Credit Card Only

- The credit card is provided on the basis of the authorisations, acknowledgements and consents contained in this application form, the Credit Card Fees and Charges Booklet and the KBCI Personal Banking Terms and Conditions (the "Agreement").
- I apply to the Bank to activate KBC Bank Ireland Online Banking as required.
- I accept the terms of the Agreement and subject to my application being approved on the first use of the credit card by me I will be bound by the Agreement.

#### Overdraft Only

- The Overdraft will be governed by the terms and conditions set out in the Letter of Sanction which will issue to me/us on the approval of the Overdraft, and the Personal Banking Terms and Conditions (together 'the Agreement').
- Subject to my/our application being approved, upon first utilisation of the Overdraft, I/we will be bound by the Agreement.

By signing hereunder I/we confirm and acknowledge the above statements.

Signed (1<sup>st</sup> Applicant)

Date

Signed (2<sup>nd</sup> Applicant)

Date

### 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.

To help us assess your application for credit we use an automated credit decision process which takes account of different types of information available to us to evaluate your ability to meet loan repayments. This process is designed to ensure that your application for credit is treated fairly and efficiently. Further information is available in the section of the Data Protection Notice entitled 'How does KBC make use of Automated Decision Making'.

**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.**

## 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 1800 51 52 53 or email on salesenquiries@kbc.ie.

## 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

Yes No

Email

SMS

Phone

Letter

### Secondary Account Holder

Yes No

Email

SMS

Phone

Letter

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'.

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

**THE BANK OF YOU**

