

KBC Bank Ireland

Mortgage Application Checklist (Self Employed)

It is important the documents listed below are supplied with your mortgage application. Please consult with your KBC Mortgage expert if you have any questions.

Where documentation is not supplied this may result in a delay to your mortgage application being processed. In the instance where documentation or information cannot be supplied for credit assessment purposes this may prevent a new mortgage being granted.

Please submit the following with your mortgage application:

Application Form

- Complete in full and signed. Please ensure that all the Declarations are signed and fully completed

Income Verification - Employee (for each applicant)

- Original Employee Status Report completed, signed & stamped by employer dated within the last 6 months
- Two recent original payslips (latest within last 6 months)
- Most recent Employment Detail Summary (P60) or Statement of Liability (P21) (December payslip is acceptable if last year's Employment Detail Summary is not available yet)

Income Verification - Self-Employed/Proprietary Director

- Financial/audited accounts for the two most recent financial years signed by the Directors and Accountant
- Two most recent years tax returns (Statement of Liability (P21) or Notice of Assessment or Chapter 4 Revenue Certificate With full completed Form 11)
- Most recent Tax Clearance Certificate

Bank Statements

- 6 months continuous original Current Account Bank Statements or e-statements (the latest dated within the last 3 months) for primary current account and any additional secondary current accounts
- Most recent original Mortgage Statement (if applicable, in order not to request the same if evidenced on ICB and/or CCR with repayments noted in current accounts)
- Most recent Personal Loan Statements (if applicable, in order not to request the same if evidenced on ICB and/or CCR with repayments noted in current accounts)
- 6 months Original or e-statement Business Bank statements (if applicable)

Savings/Balance of Funds

- 6 months continuous original Savings Account Bank Statements or e-statements (the latest dated within the last 3 months) showing accumulation of savings balances
- Any other documentation required to verify savings record and/or the balance of funds required

Credit Card Statements

- 2 months continuous original Credit Card Statements or e-statements (the latest dated within the last 3 months)

Other

- Details of Separation Agreements, Decree of Judicial Separation, Decree of Divorce, Deed of Waiver, Maintenance Agreement (evidence of the above can be provided prior to loan offer) and/or other relevant court order
- Detailed estimates or full costings for any renovations (if applicable)

Identification

Photo ID

- In person at a KBC Hub - One original form of photographic ID for each applicant - passport or driver's licence or
- Online/Post - Two copies of photographic ID for each applicant - passport and driver's licence

Address Verification

- In person at a KBC Hub - One original utility bill or bank statement for each applicant - dated within past six months or
- Online/Post - Two copies of utility bills or bank statement for each applicant - dated within past six months

*Source of Balance of funds should be clearly detailed at the time of application, however where balance of funds is not solely being met by savings (e.g. sale of a property, inheritance, sale of shares or a gift etc...) evidence can be provided prior to drawn of the loan. Conditions on the AIP will outline what is required to satisfy the same.

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.

THE BANK OF YOU