

Execution Only Disclosure

For existing customer use



You are making a variation to your mortgage on an “execution only” basis. This means that you have decided for yourself that the mortgage as varied, including any features and benefits, best suits your needs and circumstances.

We are not required to provide you with any advice, nor are we required to assess the suitability of the mortgage against your needs and circumstances as part of this execution only process.

It is important that you are aware of the implications of proceeding on this basis.

You are taking responsibility that this mortgage variation is right for you, in particular the amount, the method of repayment, and the term.

While we will assess your mortgage request (i.e. whether we are able to apply the proposed variation) we are not responsible for its appropriateness for you.

This means that the regulatory rules concerning suitability will not apply and the protections afforded by those rules will not be available to you.

This does not affect your rights to make a complaint or to refer the matter to the Financial Ombudsman Service, but any allegation of unsuitability (mis-selling) may not be considered by the Ombudsman.

If you are satisfied that the mortgage variation for which you are applying meets your requirements then please save a copy of this declaration in a safe place and continue with your application.

**Get in touch if you want any of our documents in large print,
Braille, on coloured paper or audio.**

Your property may be repossessed if you do not keep up repayments on your mortgage.

Bank of Ireland Mortgages is a trading name of the UK branch of the Governor and Company of the Bank of Ireland which is regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The registered office of the UK branch of the Governor and Company of the Bank of Ireland is 1 Temple Back East, Temple Quay, Bristol, BS1 6DX. Telephone: (0117) 979 2222.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. You can confirm our registration on the FCA's website (fca.org.uk) Bank of Ireland (UK) plc is registered in England & Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH. Website: bankofirelanduk.com/mortgages/existing-customer/

Full list of directors available on the website at bankofireland.com

To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at:- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222.

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