

Temporary switch to interest only request



Print and complete this form if you want to apply to switch your mortgage payments on to interest only for six months. Please send the form to **Mortgage Customer Services Department, Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY.**

Your details

Mortgage account number

You can find your ten digit account number in your mortgage hub (visit bankofirelanduk.com/hub), on your mortgage statement or mortgage Offer.

Last name

Postcode

Phone number

Email address

We'll post you a letter which you'll need to sign and return to us. This will confirm you're happy with the temporary switch to interest only payments for six months and the new monthly payment. To save time, tell us your email address and we'll send you a link so you can upload your signed letter.

Declarations

1. Bank of Ireland UK hasn't recommended this option for me, and I've read the Execution Only Disclosure (PDF).
2. I've read the information on the Bank of Ireland UK website and know how a temporary switch to interest only will affect me.
3. I'm applying for help with my residential mortgage and my mortgage payments are up to date.
4. I can only apply for a temporary switch to interest only payments once.
5. My mortgage will automatically go back on to repayment once the six months on interest only has ended.
6. I won't pay anything to reduce my mortgage balance during the six-month interest only period. This means:
 - (i) My monthly payment will be higher once I go back on to repayment.
 - (ii) I'll pay more interest overall so the cost of my mortgage will be more.
7. I and any joint borrower must sign a letter from Bank of Ireland UK, giving my/our written consent to switch the mortgage to interest only for six months.

I understand and agree to all the above statements.

Signed

Date

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

Your personal information will only be used to contact you in regards to the information provided. If you would like to know more about how we ensure your privacy, how we handle your personal information and what your rights are, you will find more information in our Privacy Notice on bankofirelanduk.com/PrivacyNotice or by contacting us to ask for a copy.

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.