

Term extension request



Print and complete this form if you want to apply to extend your mortgage term. 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 to confirm you're happy with the new term and monthly payment. To save time, tell us your email address and we'll send you a link so you can upload your signed letter.

Length of term required

How long would you like to extend your mortgage term by?

Expected retirement age of the eldest borrower

You're unable to extend your term past the eldest borrower's expected retirement age or their 75th birthday, whichever is earlier.

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 extending my mortgage term 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 term extension once.
5. The term I've asked for doesn't go over 35 years since the start of my current mortgage.
6. The term I've asked for doesn't take the eldest borrower past 75 years of age or their expected retirement age, whichever is earlier.
7. I'll pay more interest overall as I'll be paying my mortgage over a longer period. This means the total cost of my mortgage will also be more.
8. I and any joint borrower must sign a letter from Bank of Ireland UK, giving my/our written consent to extend the mortgage term.
9. Within the first six months, I can choose to reverse my term extension without an affordability check, or my credit score being negatively affected.
10. My circumstances will be assessed, an affordability check will be carried out and my credit score may be affected if I want to reduce my term after six months. I may also need to send documents such as proof of income.
11. I must contact you if I want to reduce my term.

I understand and agree to all the above statements.

Signed

Date

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.

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