

Bespoke enquiry form

To help our underwriters review your client's case, please complete this form.

Please make sure your case fits our 5 golden rules

- ▶ Residential mortgage clients only
- ▶ Must pass our credit score and meet our minimum income and loan size requirements*
- ▶ Income to support the loan must be paid in GBP
- ▶ Up to 90% LTV (including fees)
- ▶ Must meet our standard property criteria.

*The minimum loan size is £150,000 and the minimum income requirements are:

- ▶ Repayment mortgage: At least one applicant must earn £40,000
- ▶ Interest only mortgage: £50,000 for sole applicants and £75,000 for joint applicants

Temporary criteria change on remortgages for capital raising cases:

- ▶ Maximum LTV is 75% (excluding fees) for remortgages which involve the release of capital.

Your client's case can go **straight to AIP** (no pre submission needed) if any one of the following is the only Bespoke element:

- ▶ Loan size is 5 x income
- ▶ Exclude childcare/school fees if evidenced as being paid by a third party
- ▶ 2 years' (instead of 3) self employed trading history
- ▶ Change in trading status for self employed

- ▶ The loan size exceeds any of the following:

LTV	Loan Size
90% LTV	£500,000
85% LTV	£750,000
80% LTV	£1 million
70% LTV	£1.5 million

For all other cases, including a combination of the above, please complete this form.

Broker name

FCA number

Your applicant(s)

Applicant 1

Applicant 2

Applicant(s) surname

How old are they?

What's their income?

What are their outgoings?

Are they employed/self employed?

Do they have any dependents, if so how many?

The loan and property

How much do they wish to borrow?

What's the term?

What's the repayment type?

What's the transaction type? e.g. purchase/remortgage

What's the property purchase price/estimated value?

Please include case details below that require individual assessment, including reasons why. This must include anything relating to income, accounts, variable pay, contracts, residential and employment status. Plus any outgoings.

Please complete and email this form to bespoke@boi.com Alternatively, speak to your BDM or call your Bespoke Support team on **0800 9160639*** Visit our website at boi4i.com/bespoke-information

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*Lines are open 9am – 5pm Mon to Fri. Calls may be recorded for training and monitoring purposes. Calls are free from landlines and mobile phones. 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. Registered in England & Wales. Registered Number: 7022885. Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE. Website: bankofirelanduk.com/mortgages/existing-customer/

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