

Your guide to legal services



What is conveyancing?

Conveyancing is the legal process of transferring a property or land title from a current owner to a buyer or when changing a mortgage lender. In the UK, conveyancing is usually carried out by either a solicitor or licensed conveyancer.

Who needs legal representation?

Whether you're buying a house and applying for a mortgage or simply remortgaging the property that you live in, you'll probably need to choose a law firm to act as a conveyancer. Your law firm will help look after your legal interests and ensure that everything runs as smoothly as possible. Among other things they'll check the title of the property, liaise directly with the other party's law firm where necessary, prepare documents required for your mortgage and handle the transfer of money in the transaction.

We also require a law firm to act on our behalf to ensure that our interest in the property is registered and to look after our other legal requirements. In some instances the law firm can act for both of us and we have a panel of legal firms that are able to do this for us.

If this is not possible we will require separate representation.

What legal representation is available?

It's up to you who you choose to represent you legally. There are **three** options:

- You can use our legal conveyancing partner, Legal Marketing Services (LMS), to appoint a law firm for you. This firm will act for you and us, so you'll only be charged one conveyancing fee. Call **0800 011 3366*** to find out more and arrange a quote
- You can appoint your own law firm. To make things easier and reduce costs, if your law firm is on our panel, we'll also ask them to act on our behalf as well
- You can appoint your own law firm, who is not on our panel of approved firms. If you choose this option, we'll need to appoint our own law firm and you'll need to pay the cost of this. This is known as **'Separate Representation'**. You can check whether a law firm is on our panel by calling **0800 011 3366***

If you're planning to use your own law firm, it's a good idea to check whether they're on our panel before submitting your application so we can let you know whether a separate representation fee will apply.

My legal representative is not currently on your panel, how do they join?

There are a number of requirements for law firms to join our panel. If your law firm has partnership status, they may be able to join. Please contact our Mortgages Direct department on **0800 011 3366*** for details.

What if I'm applying for a fees assisted product?

For some of our products we'll pay the standard legal fees. This means that, if stated in the product details and Offer of Loan, we'll pay the legal fees (excluding additional work, see our Standard Legal Fees Explained guide for more detail), providing the transaction is handled and completed via our legal conveyancing partner. If you wish to arrange for your own law firm to act then you'll be responsible for the costs incurred.

Please note: Bank of Ireland will not pay charges relating to additional work outside the scope of a standard transaction. This includes work relating to transfer of equity, deed of postponement, deed of grant, deed of variation, merger of freehold or leasehold title, leasehold supplements, change of name, funds transfer fee to redeem an existing mortgage, telegraphic transfer of surplus funds to borrower, electronic identification check, local searches for loans over £1 million, an exceptional amount of work to correct a defective title, payment of costs to a third party (such as a local authority or other search fees), Stamp Duty Land Tax, the cost of defective title indemnity insurance, registration fees payable to the Land Registry, settlement of any Stamp Duty Land Tax and submission of the Stamp Duty Land Tax form or the cost of any associated sale. The solicitor will provide you with full details of any additional charges and third party costs you will have to pay. This list is not exhaustive, please contact us to discuss your requirements.

This document can be made available in Braille, large print or audio upon request

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

* Lines are open Monday to Friday 8.30am to 8pm and Saturday 9am to 2pm. Calls are recorded for training and monitoring purposes.

Subject to status. Written Mortgage illustrations are available on request. Borrowers must be 18 or over unless otherwise stated.

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