

We have sent you this form because you have chosen a mortgage term that extends past at least one applicant's intended retirement age. We need to make sure that you can afford the repayments over the whole mortgage term. We also need to know that you have considered the financial implications of borrowing on this basis and that you have credible repayment plans in place.

Please complete parts 1 and 2 of this form and use part 3 to provide any additional information you would like us to consider. Joint applicants should complete the section of the form applicable to their individual circumstances.

We will use the lower of your current income or anticipated retirement income to measure affordability. If you intend to retire before the end of your mortgage term we will need written evidence to support your estimated income. Where we do allow a loan to run past your normal retirement age it remains your responsibility to make sure that you will have sufficient income for the full term.

You should review your plans regularly and take independent financial advice if necessary.

## Part 1 – About your application

Mortgage account number	
Loan amount	£
Loan term	

## Part 2 – Projected income at retirement

Please complete this section to tell us how you expect your income will change at the time of your retirement.

	Applicant 1	Evidence enclosed?	Applicant 2	Evidence enclosed?
Anticipated retirement age				
Anticipated retirement income	£		£	
Please tell us how this is made up				
Pension(s) already being drawn	£		£	
Future private pension(s) at retirement	£		£	
Future state pension	£		£	
Other - please state source below	£		£	

### Part 3 – Additional information

Please tell us any other information which you consider to be relevant.

#### Declaration (to be completed in all cases)

**I/We confirm that to the best of my/our knowledge, the above information is correct. I/We understand that the checks undertaken by Bank of Ireland UK are only to establish the credibility of our intended plans and that I/we remain responsible for ensuring my/our income is adequate to repay the mortgage for the full term. I/We have included evidence of future income stated in Part 2.**

#### Signed:

Applicant 1	<input type="text"/>	Date	<input type="text"/>
Applicant 2	<input type="text"/>	Date	<input type="text"/>

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](http://bankofirelanduk.com/PrivacyNotice) or by contacting us to ask for a copy.

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.