

PERSONAL LOAN APPLICATION FORM

3 SIMPLE STEPS TO APPLYING FOR A KBC PERSONAL LOAN

(Tick ✓ when complete)

1

Complete this checklist

In order to consider your application for a KBC Personal Loan, please confirm the following:

You are over 18 years of age ☐

You are a resident of the Republic of Ireland ☐

Your salary is mandated to your Current Account ☐

2

Submit the following

In order for us to process your application, you must supply us with some documentation. Should you have any queries on this documentation, please do not hesitate to contact a member of our Direct Sales Team on **1800 51 52 53**.

Application Form

Complete in full and sign. Please ensure that all declarations are signed and fully completed ☐

Photo ID

Copy of two different photo IDs for each applicant e.g. passport, driving licence or one certified copy ☐

Proof of Address

Two proofs of address for each applicant e.g. Utility Bill, Credit Card Statement, Revenue Letter (Less than 6 months old) ☐

Bank Statements

3 months most recent consecutive original bank statements for each applicant's current account to which a salary is mandated to. ☐

Salary Slip

Your most recent salary slip(s). (This is not required if your salary is mandated to your KBC Current Account.) ☐

From time to time, KBC Bank Ireland may ask for further documents.

3

Simply post your application to us

Post this application and all of the documents to

**KBC Personal Loans,
FREEPOST, PO Box 12519, KBC
Bank Ireland plc, Sandwith Street,
Dublin 2**

On receipt of all required documentation, we will be in a position to review your application for a Personal Loan

If you have any questions please call and speak to a member of our Direct Sales Team on **1800 51 52 53**

Our Sales Team is available from Monday to Friday 8:00am - 8:00pm Saturday from 10:00am - 2:00pm.

KBC PERSONAL LOAN APPLICATION FORM

If this form is incomplete, we will not be able to assess your application. Please note that the interest rate on this Personal Loan Facility will be fixed. Current rates are available at www.kbc.ie.

Loan Details (Block Capitals please)

Requested Loan Amount	Loan Term Requested (months)	12 <input type="checkbox"/>	24 <input type="checkbox"/>	36 <input type="checkbox"/>	48 <input type="checkbox"/>	60 <input type="checkbox"/>
<small>Note: Minimum loan is €1,500. Maximum loan is €50,000.</small>		<small>Minimum term is 12 months. Maximum term is 60 months.</small>				
Please confirm purpose of loan						
Motor Vehicle <input type="checkbox"/>	Education <input type="checkbox"/>	Healthcare <input type="checkbox"/>	Family Event (e.g. wedding) <input type="checkbox"/>			
Travel <input type="checkbox"/>	Home Improvements <input type="checkbox"/>	Personal Expenses <input type="checkbox"/>	Other - please specify _____			

Special Offer For Current Account Customers

We're always thinking of new ways to give you better value. As an optional extra we're offering KBC Current Account customers a 2% discount on Personal Loan rates. Terms and Conditions apply. This offer applies to standard personal loans only and is not applicable to home improvement loan rates.

If you would like to know more about this offer, tick here ☐

If you already have a KBC current account, please enter the account number here _____

Personal Details of 1st Applicant (Block Capitals please)

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>
First Name	_____			
Surname	_____			
Maiden Name (if applicable)	_____			
Marital Status	_____			

Date of Birth	_____			
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>		
Address	_____			

Postcode	_____			
Country of Birth	_____			
Country of Residence	_____			
<small>(In order to proceed with this application, you must be a resident in the Republic of Ireland.)</small>				
Nationality	_____			
Home Number	_____			
Mobile Number	_____			
Work Number	_____			
Email Address	_____			

Occupation	_____			
Employer's Name	_____			
Employer's Address	_____			

Personal Details of 2nd Applicant (Block Capitals please)

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>
First Name	_____			
Surname	_____			
Maiden Name (if applicable)	_____			
Marital Status	_____			

Date of Birth	_____			
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>		
Address	_____			

Postcode	_____			
Country of Birth	_____			
Country of Residence	_____			
<small>(In order to proceed with this application, you must be a resident in the Republic of Ireland.)</small>				
Nationality	_____			
Home Number	_____			
Mobile Number	_____			
Work Number	_____			
Email Address	_____			

Occupation	_____			
Employer's Name	_____			
Employer's Address	_____			

Personal Details of 1st Applicant (Block Capitals please)

Employer's Phone Number _____
Time With Present Employer _____

Public/Private Sector

Public ☐ Private ☐

Employment Status

PAYE ☐ Self-Employed ☐

Employment Type

Permanent Full-time ☐ Permanent Part-time ☐
Contract ☐ Temporary ☐ Probation ☐
Other ☐ please specify _____

Length of Time Self-Employed _____
if applicable

Nature of Business _____

Monthly Net Income € _____

Salary/Income Frequency

Weekly ☐ Fortnightly ☐ Monthly ☐

Other Income Amount € _____

Other Income Source _____

Other Income Frequency

Weekly ☐ Fortnightly ☐ Monthly ☐

Highest Level of Education Achieved

University Degree (or higher) ☐
Secondary Education ☐
Diploma/Certificate ☐
Primary Education ☐
Professional Trade ☐

Residential Details

Home Owner ☐ Tenant ☐ Living with Family ☐ Cohabiting ☐

Monthly Rent Payable € _____

No. of financial dependants _____

Is there another person (e.g. spouse/partner) contributing to household expenses? ☐ Yes ☐ No

Length of Time at this Address _____

Previous Address(es)

Applicable if less than
3 years at current address

Personal Details of 2nd Applicant (Block Capitals please)

Employer's Phone Number _____
Time With Present Employer _____

Public/Private Sector

Public ☐ Private ☐

Employment Status

PAYE ☐ Self-Employed ☐

Employment Type

Permanent Full-time ☐ Permanent Part-time ☐
Contract ☐ Temporary ☐ Probation ☐
Other ☐ please specify _____

Length of Time Self-Employed _____
if applicable

Nature of Business _____

Monthly Net Income € _____

Salary/Income Frequency

Weekly ☐ Fortnightly ☐ Monthly ☐

Other Income Amount € _____

Other Income Source _____

Other Income Frequency

Weekly ☐ Fortnightly ☐ Monthly ☐

Highest Level of Education Achieved

University Degree (or higher) ☐
Secondary Education ☐
Diploma/Certificate ☐
Primary Education ☐
Professional Trade ☐

Residential Details

Home Owner ☐ Tenant ☐ Living with Family ☐ Cohabiting ☐

Monthly Rent Payable € _____

No. of financial dependants _____

Length of Time at this Address _____

Previous Address(es)

Applicable if less than
3 years at current address

Are you a citizen of the United States of America?* ☐ Yes ☐ No

Are you resident in the United States of America for tax purposes?* ☐ Yes ☐ No

If yes, enter your TIN number (Taxpayers Identification No.)

* For further information on FATCA please refer to KBC.IE

Are you a citizen of the United States of America?* ☐ Yes ☐ No

Are you resident in the United States of America for tax purposes?* ☐ Yes ☐ No

If yes, enter your TIN number (Taxpayers Identification No.)

* For further information on FATCA please refer to KBC.IE

	Applicant 1	Applicant 2
Are you an employee or director of KBC Bank Ireland plc?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, please provide details: _____		

	Applicant 1	Applicant 2
Are you connected to an employee of KBC Bank Ireland plc? For example a spouse, domestic partner or child?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, please provide details of connection: _____		

Outstanding Borrowings (for all applicants)

Mortgages / Loans

Applicant	Product Type	Current balance	Name of lender	Monthly Repayment	Drawdown Date	Term (Years)
1 2					mm / yy	
1 2					mm / yy	
1 2					mm / yy	
1 2					mm / yy	
1 2					mm / yy	
1 2					mm / yy	

Credit Cards / Overdraft

Applicant	Product Type	Approved Limit	Name of lender	Start Date
1 2				mm / yy
1 2				mm / yy
1 2				mm / yy
1 2				mm / yy

Savings and Current Account Details (Block Capitals please)

Applicant	Financial Institution	Amount
1 2		€
1 2		€
1 2		€
		Total €

Information must reflect total savings of the applicant(s)

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed credit facility? ☐ Yes ☐ No

If YES, please provide details: _____

Credit History**Applicant 1**

Have you ever been made bankrupt, applied for a Protective Certificate or been the subject of a Debt Relief Notice, Debt Settlement Arrangement or Personal Insolvency Arrangement under the Personal Insolvency Act 2012, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan?

☐ Yes ☐ No

If Yes please fill in details below

Applicant 2

Have you ever been made bankrupt, applied for a Protective Certificate or been the subject of a Debt Relief Notice, Debt Settlement Arrangement or Personal Insolvency Arrangement under the Personal Insolvency Act 2012, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan?

☐ Yes ☐ No

If Yes please fill in details below

Authorisation & Application

I/We confirm and acknowledge that:

- I/We wish to apply to KBC Bank Ireland plc. (the 'Bank') for a personal Loan and confirm that I/we meet the criteria set out above for this application.
- I/We will pay all fees and charges payable in connection with the Personal Loan as set out in the Credit Agreement and/or the Personal Loan Terms and Conditions.
- The information and details given in this application and any documentation provided in support of it are true, accurate and complete and I/we understand they are subject to verification by the Bank.
- I/We have no criminal convictions or pending prosecutions.
- I/We consent to the Bank contacting my/our employer to verify my /our employment details and/or salary information for the purposes of underwriting this application.
- The availability of the Personal Loan is subject to the Bank's credit approval process and lending criteria, and the Bank reserves the right to refuse my/our application.
- The Personal Loan will be governed by the terms and conditions set out in the Credit Agreement which will issue to me/us on the approval of my/our application, and the Personal Loan Terms and Conditions (together 'the Agreement').
- Upon execution of the Credit Agreement by all parties, I/we will be bound by the Agreement.

By signing hereunder I/we confirm and acknowledge the above statements.

Signed: _____ Date: _____

Signed: _____ Date: _____

Reference Searching and Reporting

I/we note that KBC Bank Ireland plc, its successors and assigns ("KBCI") may undertake searches with credit reference agencies (including the Irish Credit Bureau) during the period of any credit facility provided by KBCI. These searches will be conducted each time I/we apply for a new loan, overdraft or other credit facility and at the time of any extension or variation of an existing credit arrangement (e.g. annually in the case of an approved overdraft facility). Searches may also be conducted in the event of any breach by me/us of any credit agreement with KBCI and in the circumstances outlined in Clause 22 of the terms and conditions. Credit reference agencies may retain a record of such searches and they may disclose the fact that a search has been conducted to their other members. KBCI may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to me/us and (ii) to review the operation, management and performance of a credit facility provided by KBCI and/or (iii) to help detect or prevent fraud and/or (iv) for statistical purposes.

Signed: _____ Date: _____

Signed: _____ Date: _____

Marketing Consent

A member of the KBC Bank Ireland plc (KBCI) team may contact the person(s) identified above in connection with this application. In addition, from time to time, KBCI would like to notify our customers of promotional offers, competitions and information on products and services available from the KBCI Group and carefully selected third parties. The personal data provided on this form may be used to send marketing material or to electronically communicate (by email or text message) or to telephone named customers about such products and services.

If you do not want to receive these communications, please tick this box: Applicant 1 ☐ Applicant 2 ☐

If you later decide that you do not want to receive this information you can write to
Marketing Department,
KBC Bank Ireland, Sandwith Street, Dublin 2
or email: marketing@kbc.ie

Please sign below

Data Protection Notice

Your Information: By signing below, you consent to a member of KBC contacting you by phone to assist you should you not fully complete this application. The details provided in this application form, together with any other information that is furnished to us in connection with this application and any associated loan, guarantee or other account(s) ("Information"), will be retained and processed by KBC Bank Ireland plc and its subsidiary companies ("we"/"us") for the following purposes:-

- processing and assessing the loan application(s), including where applicable by automatic means;
- verifying the Information, including in the case of personal loans, contacting the employers or professional advisers of the applicants;
- conducting credit searches against the applicants prior to and during the term of any loan;
- administering any resulting loan(s), including for debt collection and enforcement purposes and as otherwise required for the performance of your loan agreement or any associated agreements;
- meeting our legal and compliance obligations (which include those relating to the prevention of money laundering, financing of terrorism and fraud);
- undertaking credit and other checks and making credit decisions;
- quality control and group reporting and management; and
- if you have consented, for marketing purposes.

Disclosures: We may disclose Information in the following circumstances:

- to other companies within the KBC Bank Group;
- to our agents, advisers, service providers and contractors for the above purposes. These may include insurance, pension or investment companies with whom we have a contractual relationship;
- to credit reference agencies;
- to other persons connected with your account (e.g. guarantors, additional borrowers, company directors etc) and to your financial advisers or other intermediaries;
- in the context of any assignment, purchase or securitisation of your loan or in the context of a sale of our business; or
- where we are required by any regulatory body, law enforcement agency, court or other legal process.

Electronic Communications and Phone Calls: Your Information will be processed, recorded and retained by us in electronic form. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Right of Access: You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by us following a written request (for which a small fee will be charged) and to have any inaccuracies in your personal data corrected. You may be required to provide us with sufficient information to verify your identity and locate your data.

Sensitive Data Consent:

Sensitive personal data (such as health or criminal conviction data) will be obtained and processed only where necessary to process your application or account. By signing below, you are explicitly consenting to the use, retention and reproduction of sensitive personal data for such purposes and you acknowledge that if you do not permit such processing, it will not be possible to provide you with certain services or products.

Signed: _____ Date: _____

Signed: _____ Date: _____

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.