

# PERSONAL LOAN, CREDIT CARD AND OVERDRAFT APPLICATION FORM

## 3 SIMPLE STEPS TO APPLYING

1

### Complete this checklist

In order to consider your application, please confirm the following:

You are over 18 years of age

You are a resident of the Republic of Ireland

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### Provide your personal identification documents

#### Existing Customers

We like to make things as simple as possible for our customers so if you are already a KBC customer you probably won't need to provide any more documents. If we do need anything, we'll let you know.

#### New Customers

##### Proof of Identity (must include photo)

Each customer named on the application will need to provide the following:

- Full copy of passport
- **AND**
- Full copy of driver's licence

**Only 1 x form of photo ID is required per applicant for face to face applications**

##### Proof of Address

Each customer named on the application should provide a copy of **TWO** of the following documents:

- Utility Bill (Electricity, Gas, Landline phone)
- Current Account Bank Statement
- Credit Card Statement

**Only 1 x proof of address ID is required per applicant for face to face applications**

All proof of address documents must be less than 6 months old at the time of application. Additional/ alternative documentation may be required/accepted from time to time by KBC.

##### Proof of Income

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

This is not required if your salary has been mandated to a KBC Current Account for at least three months.

If you are applying for a credit card and wish to transfer a balance from an existing card, please supply the most recent credit card statement detailing the credit card number.

From time to time we may ask for further documents.

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### Simply send your application to us

You can submit your application by post or in person at any KBC hub.

To find your local hub visit [www.kbc.ie/contact-us](http://www.kbc.ie/contact-us)

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

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

**Personal Details of 1<sup>st</sup> Applicant** (Block Capitals please)

Title  Mr  Mrs  Miss  Ms

First Name \_\_\_\_\_

Surname \_\_\_\_\_

Maiden Name (if applicable) \_\_\_\_\_

Marital Status \_\_\_\_\_

\_\_\_\_\_

Date of Birth \_\_\_\_\_

Gender  Male  Female

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Country of Birth \_\_\_\_\_

Country of Residence \_\_\_\_\_  
(In order to proceed with this application, you must be a resident in the Republic of Ireland.)

Nationality \_\_\_\_\_

Home Number \_\_\_\_\_

Mobile Number \_\_\_\_\_

Work Number \_\_\_\_\_

Email Address \_\_\_\_\_

\_\_\_\_\_

Occupation \_\_\_\_\_

Employer's Name \_\_\_\_\_

Employer's Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Employer's Phone Number \_\_\_\_\_

Time With Present Employer \_\_\_\_\_

**Personal Details of 2<sup>nd</sup> Applicant** (Block Capitals please)

**2<sup>nd</sup> applicant not required for credit card.**

If you wish to include an Additional Cardholder, please complete the Additional Cardholder application form.

.....

Title  Mr  Mrs  Miss  Ms

First Name \_\_\_\_\_

Surname \_\_\_\_\_

Maiden Name (if applicable) \_\_\_\_\_

Marital Status \_\_\_\_\_

\_\_\_\_\_

Date of Birth \_\_\_\_\_

Gender  Male  Female

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Country of Birth \_\_\_\_\_

Country of Residence \_\_\_\_\_  
(In order to proceed with this application, you must be a resident in the Republic of Ireland.)

Nationality \_\_\_\_\_

Home Number \_\_\_\_\_

Mobile Number \_\_\_\_\_

Work Number \_\_\_\_\_

Email Address \_\_\_\_\_

\_\_\_\_\_

Occupation \_\_\_\_\_

Employer's Name \_\_\_\_\_

Employer's Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Employer's Phone Number \_\_\_\_\_

Time With Present Employer \_\_\_\_\_

**Personal Details of 1<sup>st</sup> Applicant** (Block Capitals please)

**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)  Primary Education

Secondary Education  Professional Trade

Diploma/Certificate

**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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Are you an employee or director of KBC Bank Ireland plc?

Yes  No

If yes, please provide details:

\_\_\_\_\_

Are you connected professionally and/or in any way related to an employee/director of KBC Bank Ireland plc?

Yes  No

If yes, please provide details:

\_\_\_\_\_

**Personal Details of 2<sup>nd</sup> Applicant** (Block Capitals please)

**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)  Primary Education

Secondary Education  Professional Trade

Diploma/Certificate

**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 an employee or director of KBC Bank Ireland plc?

Yes  No

If yes, please provide details:

\_\_\_\_\_

Are you connected professionally and/or in any way related to an employee/director of KBC Bank Ireland plc?

Yes  No

If yes, please provide details:

\_\_\_\_\_

**1<sup>st</sup> Applicant** (Block Capitals please)

Are you a U.S. Citizen? Yes  No

Are you a US tax resident? Yes  No

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

Are you a tax resident in Ireland? Yes  No

Are you a tax resident in any other country? Yes  No

Where you are tax resident outside of Ireland, please enter your non-Irish country of tax residence and the related TIN in the table below.

Country of residence:	TIN:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

\*For further information on FATCA or CRS please refer to [www.revenue.ie/en/business/aeoi/index.html](http://www.revenue.ie/en/business/aeoi/index.html)

**2<sup>nd</sup> Applicant** (Block Capitals please)

Are you a U.S. Citizen? Yes  No

Are you a US tax resident? Yes  No

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

Are you a tax resident in Ireland? Yes  No

Are you a tax resident in any other country? Yes  No

Where you are tax resident outside of Ireland, please enter your non-Irish country of tax residence and the related TIN in the table below.

Country of residence:	TIN:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Please fill in the security questions** 1<sup>st</sup> Applicant

(Required for telephone/email account enquiries)  
 Note: This section must be completed in full by each applicant.

- Mother's Maiden Name
- Your Place of Birth
- Your Favourite Colour

**Please fill in the security questions** 2<sup>nd</sup> Applicant

(Required for telephone/email account enquiries)  
 Note: This section must be completed in full by each applicant.

- Mother's Maiden Name
- Your Place of Birth
- Your Favourite Colour

**Outstanding Borrowings** (for all applicants)

**Mortgages / Loans**

Applicant	Product Type	Current balance	Name of lender	Monthly Repayment	Drawdown Date	Term (Years)
<input type="text"/>	mm / yy	<input type="text"/>				
<input type="text"/>	mm / yy	<input type="text"/>				
<input type="text"/>	mm / yy	<input type="text"/>				
<input type="text"/>	mm / yy	<input type="text"/>				
<input type="text"/>	mm / yy	<input type="text"/>				
<input type="text"/>	mm / yy	<input type="text"/>				

**Credit Cards / Overdraft**

Applicant	Product Type	Approved Limit	Name of lender	Start Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	mm / yy
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	mm / yy
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	mm / yy
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	mm / yy

**Savings and Current Account Details** (Block Capitals please)

Applicant	Financial Institution	Amount
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
Information must reflect total savings of the applicant(s)		Total € <input type="text"/>

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

**PERSONAL LOAN APPLICATIONS ONLY**

**(Please complete the following Personal Loan Details if you are applying for a personal loan)**

Requested Loan Amount \_\_\_\_\_ Loan Term Requested (months) \_\_\_\_\_

Note: Minimum loan is €5,000. Maximum loan is €50,000.

Minimum term is 12 months. Maximum term is 60 months. Terms up to 120 months will be considered for Home Improvements and other purposes.

Please confirm purpose of loan

Motor Vehicle  Education  Healthcare  Family Event (e.g. wedding)  Travel  Personal Expenses

Home Improvements  Other - please specify \_\_\_\_\_

Documentary evidence detailing the intended use of funds may be required in some circumstances

**CREDIT CARD APPLICATIONS ONLY**

**(Please complete the following Credit Card Details and Balance Transfer sections if you are applying for a credit card)**

If this form is incomplete, we will not be able to assess your application.

**Credit Card Details** (Block Capitals please)

Requested Credit Card Limit \_\_\_\_\_

Note: Minimum limit is €500. Maximum limit is €25,000. Minimum payment is the greater of €5 or 5% of the statement balance.

Name to appear on card \_\_\_\_\_

A credit card can display up to 21 characters including spaces, if your name is longer than this please abbreviate to fit.

Number of additional cardholders required (maximum 4)  NOTE: A short Additional Cardholder Application Form is required in respect of each additional cardholder.

Name(s) of additional cardholders \_\_\_\_\_

**Balance Transfer**

Do you wish to switch the balance of an existing credit card?  Yes  No

Credit Card Number: \_\_\_\_\_ Bank: \_\_\_\_\_

Amount to be transferred: € \_\_\_\_\_

If we agree to you transferring the balance, you will be required to close the other account within 90 days and provide us with a letter confirming the account has been closed. If the other credit card account is not closed within 90 days you will lose the benefit of the reduced interest rate and our standard interest rate applicable to the Account shall apply to the Agreed Balance Transfer Amount and we may also at our discretion close the Account without further notice to you.

**OVERDRAFT APPLICATIONS ONLY**

**(Please complete the following Overdraft Details if you are applying for an overdraft)**

**Overdraft Details** (Block Capitals please)

Requested Overdraft Limit \_\_\_\_\_

Note: Minimum overdraft is €300. Maximum overdraft is €25,000

Please confirm purpose of overdraft

Home Improvements  Educational  Personal Expenses  Household Goods  Other - \_\_\_\_\_

please specify

**Authorisation & Application**

I/We confirm and acknowledge that:

- I/We wish to apply to KBC Bank Ireland plc (the 'Bank') for a personal loan, credit card and/or overdraft on my/our current account 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, credit card and/or overdraft (including if applicable overdraft set up fees and subsequent renewal/review fees) as set out in the Credit Agreement, Letter of Sanction, Personal Loan Terms and Conditions, Current Account Fees and Charges booklet and/or Credit Card Fees and Charges booklet. The information and details given in this application and any documentation provided in support of it are true, accurate and complete and I 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 employer for the purposes of verifying my employment details and/or salary information for the purposes of underwriting this application.
- The Bank may offer a lower credit limit than that which I/we have requested in the case of a credit card and/or overdraft application.
- The availability of the personal loan, credit card and/or overdraft is subject to the Bank's credit approval process and lending criteria, and the Bank reserves the right to refuse my/our application.

**Personal Loan Only**

- 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.

**Credit Card Only**

- The credit card is provided on the basis of the authorisations, acknowledgements and consents contained in this application form, the Credit Card Fees and Charges Booklet and the KBCI Personal Banking Terms and Conditions (the "Agreement").
- I apply to the Bank to activate KBC Bank Ireland Online Banking as required.
- I accept the terms of the Agreement and subject to my application being approved on the first use of the credit card by me I will be bound by the Agreement.

**Overdraft Only**

- The Overdraft will be governed by the terms and conditions set out in the Letter of Sanction which will issue to me/us on the approval of the Overdraft, and the Personal Banking Terms and Conditions (together 'the Agreement').
- Subject to my/our application being approved, upon first utilisation of the Overdraft, I/we will be bound by the Agreement.

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

Signed (1st Applicant) \_\_\_\_\_ Date: \_\_\_\_\_

Signed (2nd Applicant) \_\_\_\_\_ 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/letter of sanction with KBCI and in the circumstances outlined in Clause 21 of the Personal Loans Terms and Conditions and Clause 29 of the Personal Banking 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 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 (1st Applicant) \_\_\_\_\_ Date: \_\_\_\_\_

Signed (2nd Applicant) \_\_\_\_\_ Date: \_\_\_\_\_

**Please sign below**

**Data Protection Notice**

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") in the manner described in Clause 29 of the Personal Banking Terms and Conditions and Clause 21 of the Personal Loan Terms and Conditions, so please read these clauses carefully as, by signing this Application Form, you are confirming that you consent to the use of the Information in the manner described and, if applicable, that you have obtained the consent of all other persons identified in the form or associated with the application or subsequent credit card, overdraft or loan account.

**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.

Signed (1st Applicant) \_\_\_\_\_ Date: \_\_\_\_\_

Signed (2nd Applicant) \_\_\_\_\_ Date: \_\_\_\_\_

**Marketing Consent**

A member of the KBC Bank Ireland plc (KBCI) team may contact the person 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](mailto:marketing@kbc.ie)

**WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears.  
This may affect your credit rating, which may limit your ability to access credit in the future.**

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

 [kbc.ie](http://kbc.ie) |  [consumerfinance@kbc.ie](mailto:consumerfinance@kbc.ie) |  1800 5152 53