

## Documentation required to support your mortgage application:

The following list details the standard documentation required to progress a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit to us before we can consider your application complete. This will be explained to you as required.

If your application is for more than one person, generally documents will be needed for both of you as indicated below. Documents are required to be presented in original format. For example, bank statements can include copies of online statements, so long as they show your name, address, account number, and the bank, building society or credit union logo or name.

PAYE employee	Applicant 1	Applicant 2
<ul style="list-style-type: none"> <li>Avant Money's Salary certificate confirming current employment details</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Most recent 6 months' bank statements for your main current account</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Most recent 6 months' statements for mortgages and other borrowings</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Evidence of deposit savings and/or gifted deposit. The deposit must not be funded by borrowings</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Payslips:               <ul style="list-style-type: none"> <li><b>Applicants paid monthly:</b> Last three consecutive payslips</li> <li><b>Applicants paid weekly:</b> Last four consecutive payslips and one payslip from the previous two months</li> </ul> </li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Most recent statement of earnings e.g. Employment Detail Summary (formerly P60)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>If renting, a copy of the tenancy agreement (if rent is not evident on statements)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>If you are in receipt of income that is not included in your contract of employment, please send us a copy of your Revenue Form 11 or most recent Chapter 4 and indicative notices of assessment</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
If you have non-PAYE income, we need to confirm your tax affairs are in order, please send us one of the following documents: <ul style="list-style-type: none"> <li>A letter of confirmation from an accountant confirming that your tax affairs are in order or a tax clearance certificate (Revenue website)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Self-employed</b>	<b>Applicant 1</b>	<b>Applicant 2</b>
• Most recent 6 months' bank statements for main current account	<input type="checkbox"/>	<input type="checkbox"/>
• Most recent 6 months' statements for mortgages or other borrowings	<input type="checkbox"/>	<input type="checkbox"/>
• Most recent 6 months' statements for business bank account	<input type="checkbox"/>	<input type="checkbox"/>
• Most recent 2 years audited/certified accounts	<input type="checkbox"/>	<input type="checkbox"/>
• Evidence of deposit savings and/or gifted deposit. The deposit must not be funded by borrowings	<input type="checkbox"/>	<input type="checkbox"/>
• If renting, a copy of the tenancy agreement, if rent is not evident on statements	<input type="checkbox"/>	<input type="checkbox"/>
• A letter of confirmation from an accountant confirming that your tax affairs are in order or a ROS Charges and Payments Statement	<input type="checkbox"/>	<input type="checkbox"/>
• Please provide us your Revenue Form 11 or most recent Chapter 4 and indicative notices of assessment	<input type="checkbox"/>	<input type="checkbox"/>

<b>Customer identification</b>	<b>Applicant 1</b>	<b>Applicant 2</b>
<p>In order to comply with legislation to combat money laundering and terrorist financing you will need suitable proof of identity and residential address.</p> <p>Below are standard acceptable documents, however, if for some reason outside your control you do not have one of the below, we may consider and evaluate other forms of documentation that will confirm your identity and residential address. Please note, this is subject to Avant Money's discretion.</p>		
• A current valid passport or current driving license and	<input type="checkbox"/>	<input type="checkbox"/>
• A current utility bill, current bank/ financial institution statement and/or a Revenue form outlined above e.g. ROS Charges and Payments Statement, Form 11, most recent Chapter 4 and indicative notices of assessment, Tax Clearance Certificate	<input type="checkbox"/>	<input type="checkbox"/>
<p>We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for Customer Identification.</p>		
In order to verify your PPSN / TRN provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN / TRN and full name	<input type="checkbox"/>	<input type="checkbox"/>

Additional documents needed for your application	Applicant 1	Applicant 2
• Gift Letter (if relevant)	<input type="checkbox"/>	<input type="checkbox"/>
• Separation and/or Divorce Agreement and/or Marriage Certificate (in circumstances where the Applicants surname may have recently changed)	<input type="checkbox"/>	<input type="checkbox"/>

Any information which is provided by you will be treated with the highest standards of security and confidentiality and in accordance with Irish Data Protection Legislation and the European General Data Protection Regulation, as may be amended from time to time.

To find out more about how we interact with your personal data, you can read our full Privacy Notice on our website [www.avantmoney.ie/privacy-notice](http://www.avantmoney.ie/privacy-notice) and [www.avantmoney.ie/cookies-policy](http://www.avantmoney.ie/cookies-policy).