

Loan Offer Checklist



Broker Name
Broker Phone Number
Broker Email Address

Loan account number

AIP Expiry Date

	1st Applicant	2nd Applicant
Print name	<input type="text"/>	<input type="text"/>

Date

	Tick where applicable
If there has been a change since the original AIP or unable to satisfy any conditions please submit a request for amended AIP with supporting documents prior to sending in Loan Offer Checklist	
Amend AIP Approved Advise details of AIP amendment confirming any additional condition/s or condition/s waived	
Details:	
Conditions:	
Valuation – Cannot proceed to Offer without To instruct the Valuation please contact CVT on 081 810 0051	
Valuation and Photo received from Central Valuations	
Applicant Names and Property Address correct as per the Contract, confirmed by Solicitor	
Structural survey provided if recommended by Valuer	
System Input	
Converted from AIP to Offer on System	
Correct Term up to age 68 for PAYE and age 70 for self employed	
Loan Amount – within LTV	
Market Value – matches the Valuation (comment required if different to Purchase Price i.e. arm's length transaction/ interfamily purchase)	
Solicitor Firm Name and Address confirmed	
> Firm Name:	
> Firm Address:	

Private & confidential

	1st App	2nd App
Politically Exposed Person (PEP) – Yes or No		
High Net Worth Customer – has the applicant any Private Banking Corporate accounts within the AIB Group – Yes or No		
Certified Customer Identification		
Certified Current Valid Passport or Current EU Driving Licence › Name, Date of Birth Must Match The System Exactly		
Certified Current Utility Bill or Bank/Financial Institution Statement › Correspondence Address for Applicant 1 Must Match The System Exactly		
AIP Conditions		
ALL AIP CONDITIONS AS OUTLINED IN THE AIP ARE FULLY ADDRESSED AND NECESSARY DOCUMENTATION HAS BEEN PROVIDED		
PAYE: › 1 most recent payslip (dated within 2 months) › 1 month bank statement for non AIB main working account (dated within 2 months)		
Self Employed: › 3 months non AIB personal and business statements (dated within 2 months) If Tax Year (31st October) has passed since AIP require: › Up to date Accounts › Up to date Revenue Acknowledged Form 11 › Up to date Tax Confirmation Please note we do not accept Tax Clearance Certs		
FX Documentation		
2 forms of certified address identification		
Up to date Foreign Credit Check – Dated within 6 months		
Full Balance of Funds lodged into an Irish Bank Account		
Please note FX spot rate is recalculated on the day of Offer Assessment		
Total Balance of Funds required to include 1% stamp & €2,500 legal fee	Amount	Date
Deposit (Copy of Receipt & Source of Funds)	€	DD/MM/YYYY
Haven Gift Letter Template - Site/Equity/Cash	€	DD/MM/YYYY
First Home Scheme - Max Eligibility Cert FHS cert confirms both min and max approved amounts:	€	DD/MM/YYYY
Savings - Up to date statements:		
› Bank & Account Number	€	DD/MM/YYYY
› Bank & Account Number	€	DD/MM/YYYY
› Bank & Account Number	€	DD/MM/YYYY
› Bank & Account Number	€	DD/MM/YYYY
Share Certificates		
Help To Buy Scheme		
Acknowledgement Form including Applicants name and Application code		
Access Code Printout/Screenshot		
Developer Name to be provided		
First Home Scheme		
If customer is applying for First Home Scheme, confirm they have been approved for a max loan based on NDI or LTI		
If customer is applying for First Home Scheme, confirm they are within MPM LTI - no MPM exception		
A max eligibility cert has been received and submitted to Haven		

	Tick where applicable
Correct Rate Selected	
€5,000 Cashback Offer	
> Is Loan Amount Over €250,000	
> Is Fixed Rate selected on the system (except 4 year fixed)	
> Is Correct Rate selected on Interest Rate Form	
> Is Cashback Form completed	
Green 4 Year Fixed Rate	
> Is 4 Year Fixed Rate selected on the system	
> Is BER Cert available to be provided prior to draw down	
> Is Correct Rate selected on Interest Rate Form	
Cannot avail of the €5,000 Cashback Offer when selecting the Green Rate Cannot be chosen if self-build/stage application	
€2,000 Switcher Offer	
> Is the Switcher Form completed	
> Can avail of the Green Rate if BER cert is provided	
> Cannot avail of both the switcher and the cashback offer	
Self Build/Structural Renovations where works HAVE NOT commenced	
Cost of Construction inputted on the system matches the Letter of Supervision (Overall Project Outlay figure)	
Site Value inputted matches the Current Market Value as per Valuation	
Property Size on the Valuation matches the Letter of Supervision	
Architects/Engineers PI is provided and is in date	
Final Grant Of Planning Permission is provided	
If planning is approved for a Garage but it is not being built, please provide letter from applicants confirming this and ensure it is not included in valuation	
Self Build/Structural Renovations where works HAVE commenced	
Cost of Construction inputted on the system should reflect only the works LEFT to complete the build	
Letter of Supervision should reflect full costing amount with completed items marked off as 'completed'	
Engineer confirmation that the build up to date is within the planning permission and building regulations	
Existing Rental Property	
Subject to satisfactory sighting of most recent Form 11/Form 12 confirming Rental Income returned	
Accountant/Revenue confirmation that all tax affairs in relation to Rental Income, are up to date and in order	
For applications where the customer/s has or will have a single BTL property where rental income is being factored please provide:	
(a) A Valuation confirming LTV less than or equal to 70%	
OR	
(b) Provide the following details to complete a comparable valuation approach:	
1. Geographical location of property	
2. Property Type i.e. Detached, Semi-detached, Bungalow etc.	
3. Size of the property – Square Feet or Square Meters	
4. Transaction Date	
5. Purchase Price	