

## Mortgage Switching Documentation Checklist

This is the bit we need your help with and is the main input of time and effort you will have throughout the process. We ask that you spend the time preparing your documentation so that you can start those savings!

We have created a secure customer portal that allows you to create an account and upload documents to allow us to progress your mortgage application with ease. Your dedicated mortgage advisor will send you a link to a list of documents which you can then upload at your convenience.

We understand paperwork can be tedious but once we have a full pack of documents we can manage the switching process and you will have visibility of status via our customer portal. Just keep thinking of those savings and how you can use them to live better.

There are no short cuts but no secrets either –

### All Applicants Require:

#### 1) Who you are:

- **Photo Identification:** copy of a current valid Passport or Driving Licence. The passport must show all 4 corners and the photo and signature ie open at Photo page and copy both pages. For a Drivers licence both sides of the card should be provided.
- **Address Confirmation:** usually a recent utility bill for a fixed service to the property, or bank / Credit Card statements. The address should match the AIMA form for each applicant and the date of the statement should be in the last 6 weeks.
- **ID Pal:** we will send you a link to a facial recognition app that documents a link between your photo ID and address confirmation document. Just follow the link on the app and the ID document will be sent straight to us.

#### 2) Your bank statements:

- **Current Account Statements:** Last six months personal current account statements for each applicant plus any joint accounts for all accounts held. All statements should be six months consecutive and the date of the statement or the last transaction should be within the last 4 weeks.
- **Loan Statements:** last 6 months statements for current and recent loans (that are now closed within the last 6 months and therefore show on your current account). The date of the statements should be in the last 4 weeks.
- **Credit card:** statements for the most recent three consecutive months
- **Revolut:** last 6 months statements or since the account was opened if shorter.

### 3) Repayment Capacity:

Your repayment capacity will largely be made up from proven repayments to your current mortgage provider but also this will be demonstrated by any additional savings you make each month – which will be important if an equity release is being applied for i.e. if you wish to borrow more than your current mortgage.

- **Existing Mortgage Statements:** we will require to show your last annual mortgage statement for any existing mortgage held, including your Home Loan and any investment properties held with another financial institution.
- **Savings & Deposits:** last six months savings and deposit account statements showing build-up of funds including Credit Unions, Prize Bonds and shares. All statements should be six months consecutive and the date of the statement or the last transaction should be within the last 4 weeks.

### 4) Your income:

#### If you are a PAYE employee:

- **Payslips:** your last 3 months consecutive payslips. Plus any payslips that show bonus or commission for past 3 years – the requirements are different for different lenders.
- **P60:** Your most recent P60. Plus preceding P60s if required to demonstrate bonus.
- **Salary Certificate:** a standard form provided for completion by your employer that must be signed, dated and stamped and should confirm current pay package. We will send you a template or you can access via our 'Documents' section on [doddl.ie](http://doddl.ie)

#### Or if you are Self Employed

- **Certified Accounts:** Your last three years signed certified accounts or audited if applicable.
- **Business Bank Account(s):** Last 6 months business bank account statements. All statements should be consecutive and the date of the statement or the last transaction should be within the last 4 weeks.
- **Loans:** statements for any loans held within the business.
- **Tax Returns and Receipts:** Last 3 years **Form 11** tax returns **and Chapter 4** receipts. These should be for the same years as the certified accounts.
- **Tax clearance cert:** confirmation of tax status, you can provide a code for verifying tax clearance via Revenue online service.
- **Note:** Other documents may be required if your business has not been established for 3 years or if you are a sole trader or self-assessed.

**Depending on your circumstances some other documents may be required. We can talk you through this though on a case by case basis.**