

Term extension request



Print and complete this form if you want to apply to extend your mortgage term. Please send the form to
Mortgage Customer Services Department, Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY.

Your details

Mortgage account number

You can find your ten digit account number in your mortgage hub
(visit bankofirelanduk.com/hub), on your mortgage statement or mortgage Offer.

Title

First name

Last name

Phone number

Email address

We'll send you a letter which you'll need to sign and return to us to confirm you're happy with the new term and monthly payment. To save time, tell us your email address and we'll send you a link so you can upload your signed letter.

Address of the
mortgaged property

Postcode

Details of joint borrowers

Please supply the details of any joint borrowers that live at a different address. We'll need their consent to extend the mortgage term. You can go to the **Length of term** section if the mortgage is only in your name.

	Joint borrower one	Joint borrower two	Joint borrower three
Title			
First name			
Last name			
Address			
Email address			

To help speed up the process, please tell us the email address of all joint borrowers.
We'll send them their own email link so they can sign and upload their letter.

Length of term required

How long would you like to extend your mortgage term by?

Expected retirement age of the eldest borrower

You're unable to extend your term past the eldest borrower's expected retirement age or their 75th birthday, whichever is earlier.

Declarations

1. Bank of Ireland UK hasn't recommended this option for me, and I've read the Execution Only Disclosure (PDF).
2. I've read the information on the Bank of Ireland UK website and know how extending my mortgage term will affect me.
3. I'm applying for help with my residential mortgage and my mortgage payments are up to date.
4. I can only apply for a term extension once.
5. The new term doesn't go over 35 years since the start of my current mortgage.
6. The new term doesn't take the eldest borrower past 75 years of age or their expected retirement age, whichever is earlier.
7. I'll pay more interest overall as I'll be paying my mortgage over a longer period. This means the total cost of my mortgage will also be more.
8. All borrowers named on the mortgage must consent to the term extension requested.
9. Within the first six months, I can choose to reverse my term extension without an affordability check, or my credit score being negatively affected.
10. My circumstances will be assessed, an affordability check will be carried out and my credit score may be affected if I want to reduce my term after six months. I may also need to send documents such as proof of income.
11. I must contact you if I want to reduce my term.

I understand and agree to all the above statements.

Signed

Date

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To find out if your mortgage is with Bank of Ireland Mortgages or Bank of Ireland UK, or if you have any queries relating to our UK mortgage products or services, please contact our UK administration centre at:- Bank of Ireland, PO Box 3191, 1 Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787.