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Standard Security Scotland

In this Standard Security the following expressions have the meanings set opposite to them:-

THE BORROWER	Where there is more than one person who is the Borrower, you all jointly and each of you individually undertake the obligations of the Borrower.
THE CONSENTOR (if any, being the Borrower's non-entitled spouse or the Borrower's Civil Partner under the Civil Partnership Act 2004)	
THE LOAN	The initial loan made by the Lender to the Borrower, as specified in the offer.
THE PROPERTY	The property known as more fully described below
THE LENDER	Bank of Ireland (UK) plc, registered in England and Wales with registered number 07022885 of Bank of Ireland UK, PO Box 3191, One Temple Quay, Bristol BS1 9HY (and including its successors and any transferee(s)).
THE RESIDENTIAL MORTGAGE CONDITIONS	The Residential Mortgage Conditions (Scotland) Bank of Ireland UK 2026 made by the Lender dated March 2026 and registered in the Books of Council and Session on 30th January 2026. Words and expressions defined in the Residential Mortgage Conditions have the same meaning in this Standard Security.

The Borrower undertakes to pay the Lender all sums due and that may become due to the Lender in respect of the Loan made or about to be made by the Lender with interest from the date of advance computed in accordance with the Residential Mortgage Conditions and also all other money which may be or become owing by the Borrower to the Lender except monies owing under an agreement which is regulated by the Consumer Credit Act 1974.

For which the Borrower with the consent of the Consenter for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or the Civil Partnership Act 2004 as amended grants a Standard Security in favour of the Lender over the Property, being ALL and WHOLE.

The standard conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970 as amended and as varied and extended by the Residential Mortgage Conditions (receipt of a copy of which is hereby acknowledged by the Borrower) and any other lawful variation thereof operative for the time being shall apply.

The Borrower hereby irrevocably appoints the Lender as the attorney of the Borrower with full power to do all such acts in the name of the Borrower set out in the Residential Mortgage Conditions as the Lender may deem necessary or appropriate in relation to the Property or in relation to any policy or plan which the Borrower may agree or have agreed with the Lender should provide a means of repayment of the sums due or to become due by the Borrower to the Lender in terms of this Standard Security but the Lender may exercise any such power only after calling up this Standard Security and entering into possession of the Property.

And the Borrower grants warrandice:

IN WITNESS WHEREOF these presents consisting of this and the preceding page, together with any annexed plan or schedule, are executed by the Borrower and (where applicable) the Consentor as follows:

Witness's signature	Borrower
Witness's full name	Borrower/Consentor
Witness's address	Place of signing (e.g. Glasgow)
	Date of signing (e.g. 24 September 2024)

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Witness's address	Place of signing (e.g. Glasgow)
	Date of signing (e.g. 24 September 2024)

DEED OF GUARANTEE

Date:

I (the Guarantor):	Of:
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You: Bank of Ireland (UK) plc, registered in England and Wales with registered number 07022885 of Bank of Ireland UK, PO Box 3191, One Temple Quay, Bristol, BS1 9HY, including your successors and any transferee(s).

The Borrower: the person(s) named as the Borrower in the standard security.

The Standard Security: the foregoing standard security (including the Residential Mortgage Conditions which form part of it).

I agree to act as Guarantor of the Standard Security. I understand that this means that I agree to carry out the Borrower's duties under the Standard Security if you require me to do so and to make good any loss you may suffer if the Borrower does not carry out his duties. I accept all the terms in the Residential Mortgage Conditions which affect me (particularly condition 20).

WARNING

By signing this deed the Guarantor may become liable instead of, or as well as, the Borrower. The Guarantor's liability will be limited to:

- the initial loan Bank of Ireland (UK) plc makes to the Borrower;
- any further loans Bank of Ireland (UK) plc makes to the Borrower with the Guarantor's written consent; and
- interest on each loan the Guarantor has guaranteed and costs as provided in the Residential Mortgage Conditions.

The Guarantor should get independent legal advice before signing this deed.

SIGNED AS A DEED by you in the presence of a Witness	Witness's signature, name and address
Guarantor's signature	(each signature should be witnessed separately) (Please complete in block capitals)
.....
Place of signing
.....
Place of signing
.....
Place of signing
.....