

Mortgage Client Check List for Non-Residents

- Last 6 Months Bank Statements - All accounts in current country & Ireland
- Last 6 Months Credit Card Statements - All accounts in current country & Ireland
- Proof of Balance of funds (35%) - Evidence of this from Bank accounts
- Letter or Salary Cert (attached) from Employer, confirming Date employment commenced, current salary and earnings for previous years (2016 & 2017)
- If with Current employer less than 3 years, proof of income from previous employer (if in Ireland, P60 will suffice)
- If less than 5 years abroad, last Irish P60 showing full year earnings
- Last 3 Payslips (if weekly, one from each month)
- Last 12-month Loan and Mortgage Statements, including any loans in current country and Ireland
- Copy of Rental or Lease agreement in current country showing annual Rent
- Copy of Passport
- Utility Bill within past 3 months – with correct address from current country
- Completed application Form (attached)
- Credit report from current country, i.e. UAE - www.aecb.gov.ae , Saudi – www.simah.com , Qatar - www.cb.gov.qa
- You are advised to carry out your own ICB (Irish Credit Bureau) report by visiting www.icb.ie
- Most Recent CV – detailing academic and professional qualification
- Copy of Contracts
- P60 Equivalent / Letter from employer confirming previous year's income.

Loan Conditions for Non-residents

- Minimum 1 year of continuous employment
- 65% Maximum Loan To Value (lower of valuation or purchase price)
- Maximum Term 25 years together with maximum age for Mortgage completion 65
- Life Assurance will be required which can be arranged by us
- Interest Rates starting at 2.75%