

Minimum Standards Checklist



Permanent TSB plc trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.

Switching Mortgage:	When is this required?	Confirm Yes/No
<p>Where you do not wish to release extra funds as part of the switch and your existing mortgage is more than 12 months old, reduced document criteria will apply. You will only be required to produce:</p> <ul style="list-style-type: none"> • One payslip dated in the last 8 weeks. • Six months' recent bank statements from your main current account (only needed if your main current account is not with PTSB). 	Immediately	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

Documents about your job/finances:	When is this required?	Confirm Yes/No
<p>If you are an employee/ PAYE worker, you will need:</p> <ul style="list-style-type: none"> • Signed and stamped salary certificate for each applicant. • Two of your three most recent payslips and your current Employment Detail Summary (P60). • Six months' recent bank statements from your main current account. (only needed if your main current account is not with PTSB.) <p>If you're self-employed, you will need:</p> <ul style="list-style-type: none"> • Two years' up-to-date audited or certified accounts. • Confirmation that your tax affairs are up to date and in order. • Confirmation of your business related annual capital and interest financial commitments. • Six months' recent bank statements from your main current account (only needed if your main current account is not with PTSB). • Your last six months business bank statements. 	Immediately	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

Funds:	When is this required?	Confirm Yes/No
<ul style="list-style-type: none"> • Confirmation of Balance of Funds – this is evidence how you will bridge the gap between the purchase price of your property + stamp duty + professional fees, and your loan amount. • Evidence of PRA (proven Repayment Ability) – For example, if your new mortgage repayment will be €1,000 a month, you'll need to show you have the ability to repay at least €850 every month. This is usually shown through Statements of savings/ rent paid/loans finishing over a 6 month period. 	Immediately	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

Documents about You:	When is this required?	Confirm Yes/No
Proof of Personal Public Service Number (PPSN) – an original of one of the following: <ul style="list-style-type: none"> • Correspondence from the Department of Social protection or the Revenue Commissioners. • Payslip, Employment Detail Summary (P60), P45, Statement of Liability (P21), Tax assessment or Notice of Credits. • Medical Card / Drug Payment Scheme (DPS) card. 	Immediately	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>

Self-Build Applications:	When is this required?	Confirm Yes/No
<ul style="list-style-type: none"> • OSI map (Ordnance Survey Ireland (OSI), or Property Registration Authority (PRAI), style site map (The site map should highlight boundaries, site configuration, public road access, location of services, surrounding family land and Right of Way, Easement or Way leave granted or required (if any)) 	Immediately	Yes <input type="checkbox"/> No <input type="checkbox"/>

Identification:	When is this required?	Confirm Yes/No
Photo Identification <ul style="list-style-type: none"> • Valid passport, Driving license or Irish Government Travel Pass. Proof of address – an original of one of the following: <ul style="list-style-type: none"> • Utility bill with your name and current address issued within the last six months. • A bank statement issued in the last three months. • Determination of Tax credits for the current year. • Household / health / motor or life insurance documents issued within the last 12 months 	Immediately	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>

*If there are additional loans not evident on CCR PTSB may seek further clarification on same by evidence of 12 month statements.

**Where a borrower is a Non EU/EEA Citizen and their income is being used in assessment we require a) Evidence of valid passport stamp or work authorisation (if authorisation is to expire within 3 months, approval is conditional upon renewal confirmation), b) evidence of 1 years continuous employment by way of Employment Detail Summary (P60's) and c) Proof that employment is not subject to a probation period.

NB ADDITIONAL DOCUMENT MAY BE REQUIRED UPON FULL ASSESSMENT OF THE APPLICATION