

General Data Protection Regulation request, in compliance with the GDPR Acts 1988-2018, and a request in compliance with the Freedom of Information Act 2003.

Data Protection Unit of AIB Plc.

Email /Registered Post

9th Day of April 2021

Re: Account Number(s) ??????????

To ??????], Data Controller

I wish to make a request under the General Data Protection Regulation Acts 1988-2018, and under the Freedom of Information Act 2003. Failure to adhere to this request and or furnish all information requested will result in your prosecution as the data controller under non-compliance to GDPR Act 2018.

Definition of Requested Titles.

‘Authentic Document’ means a document that is genuine and original, bearing an authentic ink signature of my person as herein defined, being witnessed and attested by a registered solicitor in Ireland, governed by the Rules of the Law Society of Ireland.

‘Banking License’ means a bank’s license to operate in the normal operations of banking as defined by the European Central Bank (ECB), being the competent authority in Ireland for the granting of banking licenses in accordance with Section 9 of the Central Bank Act, 1971 (as amended). In relation to applications for authorization under Section 9A of the Central Bank Act, 1971, by relevant credit institutions headquartered in a non-European Economic Area, country, or territory, referred to as 'Third Country Branches',

the Central Bank of Ireland (Central Bank) is the competent authority for granting such authorization.

‘Capitol Loss’ means that they will return and/or file with the Irish Revenue Commissioners a CGI form section (9) that encapsulates directly or indirectly any and all expenditure claimed in the administration, sale, transference and/or servicing of my mortgage indenture, instrument, loan, mortgage bond and/or my mortgage-backed asset as herein defined.

‘Correspondence’ means communication by email, letters, notes, faxes and/or phone calls relating to **my name** as herein defined.

‘Credit Default Swap’ means a traded form of credit derivative, an insurance contract, or a gaming-type instrument providing protection from another party for losses that may occur as a result of the default.

‘Date of Discharge’ means the date when someone terminated, freed, relinquished or extinguished their responsibility. A discharge date is established on the happening and/or event of one party removing its registered interest on an **instrument** as herein defined, and/or to remove its name from any **security asset** and/or **loan** as herein defined.

‘Debt Management Services’ means a person who, for remuneration, provides debt management services as defined in the Central Bank Act of 1997. Such a person and/or entity is required to hold a perfected license issued by the Central Bank of Ireland.

‘Deed of Confirmation’ means a certificate signed by third parties holding a vested interest in land or property or properties confirming the priority position to the mortgagee (the bank), and/or a certificate relinquishing all equitable and legal rights to the land(s) and/or property or properties held by the named registered owner(s) in favour of the mortgagee.

‘Equity of Redemption in Mortgage’ means the right of a mortgagor (borrower), by law, to redeem his or her property once the debt secured by the mortgage has been discharged by the mortgagee. Reference **Date of Discharge** as herein defined. Reference Dellway Investments v NAMA [2011] IESC.14.2011.

‘Explicit Consent’ means consent expressed when a person is clearly presented with an option to agree or disagree.

‘Express Notice of Assignment’ means a communication, correspondence, notification in the event of the sale, transfer and/or bailment of a security to a third party, as prescribed by section 28(6) of the Supreme Court of Judicature (Ireland) Act, 1877.

‘Global Deed of Transfer’ means a document or contract identifying the legally assigned rights, and extending legal and equitable rights in title, interest, such Global

deed of Transfer will state the monetary figure upon which the transaction concluded.

Ref: Promontoria v Sheehy 2019 ECH613

‘Instrument’ means unconditional promise to pay monies and/or a fixed amount of money and/or financial remuneration, or any transferables and/or credit swap, and/or default swap payable to bearer or note holder and/or any entity that holds a legal right in the process of securitization.

‘ISIN Number’ means the International Securities Identification Number, a code that uniquely identifies a specific securities product and/or issue.

‘LEI Number’ means a Legal Entity Identifier, a 20-character reference code to uniquely identify legally-distinct entities that engage in financial transactions and associated reference data.

‘Liquidity Level’ means it’s required by the ECB, formally the Central Bank of Ireland, for all Irish banks to hold enough highly liquid assets to cover the difference between the expected cash outflows and inflows over a 30-day stressed period.

‘Loan’ means a debenture, mortgage, indenture, contract, agreement, covenant, pledge, commitment, guarantee, deed, instrument and/or document.

‘Moneylender’s License’ means as authorised by the Central Bank of Ireland. This license sets out key information about a firm, such as its maximum permitted APR and the cost of credit it can apply, its terms and conditions, and any restrictions that have been applied to the firm's business model.

‘Mortgage-Backed Asset’ means a security asset that is secured by a mortgage indenture, and/or deed of trust, and/or note created from the mortgage indenture as herein defined.

‘Mortgage Bond’ means backed by a pool of mortgages on security assets, a pledge of specific assets.

‘Mortgage Indenture’ means any contract, agreement, covenant, compact, bond, pledge, promise, warrant, undertaking, lien, commitment, mortgage and/or security note.

‘Mortgage Sale Agreement’ means the sale of the mortgage indenture and/or associated asset as herein defined, and/or accounts, chattel paper, payment intangibles and promissory notes, as well as traditional security interests: agreement between the financial institution and/or the Security Trustee to a third party in relation to the sale and assignment of the mortgage indenture as herein defined, that was part of a loan portfolio, and confirmation of both legal and equitable rights are transferred, which encapsulates the mortgage indenture and/or asset as herein defined.

‘Mortgage Pack’ means the standard documentation in the transaction and/or conveyancing of property, together with authentic documentation as herein defined, with an authentic personal guarantee, cross securities and any and all mandatory, legally required documents in the financing, sale or conveyancing of property.

‘My Name’ means any title associated and/or attributed to a person or any numerical identifier (LEI, ISIN, etc.) created and/or assigned to an asset and/or bond or security, where such asset and/or bond or security was created from the name of a person registered to the asset and/or mortgage indenture, and any and all means of identification used or referenced, associated with a person or their asset(s).

‘Non-Disclosure Agreement’ means a contract by which one or more parties agree not to disclose confidential information that they have shared with each other as a necessary part of doing business and/or in settlement of any dispute or claim.

‘Note Holder’ means the note trustee, note holder, and/or master servicer, who services loans in the transaction and/or event of securitization, managing the documentation of deeds and flow of payments, and information relating to mortgage-backed assets.

‘Power of Attorney’ means any document conveying specific power of attorney [not transferable to third parties] in accordance with S.I. No. 142/2016 European Union (Consumer Mortgage Credit Agreements) Regulations 2016 section (9), Property Registration Authority of Ireland section (3) and the Power of Attorneys Act 1996.

‘Pooling and Servicing Agreement’ means a contract that is created when mortgage loans are bundled into a mortgage-based security and sold to investors and/or traded.

‘Redemption’ means to receive payment, to be compensated, remunerated, reimbursed, indemnified, repaid or recompensed. It means to receive monies or their equivalent in return for something, to discharge in whole, or in part, an obligation-incurred reduction, and/or removes exposure by financial institutions, in whole or in part, and/or by any means where a financial institution derives benefit that satisfies the exposure and/or reduces the exposure of the mortgage indenture as herein defined.

‘Security Asset’ means an asset associated with mortgage indenture as herein defined, being mobile and/or immobile property and/or buildings, bailment, personal guarantee, cross security, pledge, promise, bond, note, undertaking, obligation and/or commitment.

‘Special Purpose Vehicle’ (SVP) means the institution that dealt with your mortgage/loan.

‘Transfer of Security Asset’ means associated to, and or connected with the mortgage indenture as herein defined, on the event and or happening of the said security asset, herein defined, being traded, sold and/or transferred from the mortgagee, and/or registered holders name, as so prescribed under section 28(6) of the Supreme Court of Judicature (Ireland) Act, 1877.

‘Securitisation’ means the financial practice of pooling various types of contractual debt, such as residential mortgages and/or commercial mortgages, car loans, or credit card debt obligations (or other non-debt assets which generate receivables), and selling their related cash flows to third-party investors as securities.

‘TRS’ means Tax Relief at Source, and/or tax credits claimed to date and/or in the future, or where tax relief was applied annually and/or will form a capital loss where such loss encapsulates, directly or indirectly, any and all expenditure claimed in the administration, sale, transference and/or servicing of the **mortgage indenture, instrument, loan, mortgage bond** and/or the **mortgage-backed asset** as herein defined.

Note: In compliance with the General Data Protection Regulation Act of 1988-2018, I require each request to be answered and relevant documentation furnished. Each request is allocated with a number, and letters are allocated to answers. This is done to remove any ambiguity.

I request that all information be indexed sequentially.

1. I request any and all information, correspondence and data associated with **my name** as herein defined, held by your company and/or associated companies and/or agents.

2. I request a copy of the **Express Notice of Assignment** as herein defined, as prescribed in law, on the event and/or happening of the sale of my loans on the 14th of June 2019 to Everyday Dac, transfer, exchange and/or discharge of my **loan** as herein defined. **[If you don’t hold such notice, please confirm.]**

3, I request a copy of my **Explicit Consent**, as herein defined, to the said transfer of the **security assets** as herein defined attached to my **loan** as herein defined, on the event and/or happening on the 14th of June 2019 being the **Date of transfer of my security assets**, to Everyday Dac/City Bank as herein defined, as so required in law by the AIB Plc Bank, as prescribed in law. **[If you don’t hold such consent, please confirm.]**

4. I request a copy of the certificate and/or notice of **Equity of Redemption** as herein defined, on the event and/or happening on the 14th of June 2019 being the **Date of Discharge**, as herein defined, of debt by the AIB Plc Bank, as so prescribed by law and

contract. I seek a copy of the discharge of said mortgages and receipt **[If you don't hold such consent, and or copy of discharge of mortgage and receipt as so prescribed in law, please confirm.]**

5. I request a lawful attested copy of my **Power of Attorney** as herein defined, acceding to the event and/or happening of transfer of my mortgage indenture on the 14th of June 2019 to Everyday Dac being a third party, and or a copy of the novation created in the absence of my lawfully attested Power of Attorney. I seek a copy of the Banking licence and or Trading licence of Everyday Dac on the acquisition of transferable assets based in the Republic of Ireland. **[If you don't hold such Power of Attorney, and or a valid and lawful licence for Everyday for the said period please confirm.]**

6. I request all documentation regarding and/or pertaining to confirmation that my **mortgage indenture** and/or **security asset** as herein defined was converted into a **mortgage-backed asset security** and/or **instrument** as herein defined. Please answer **(a)**, if my indenture mortgage **was** converted into an instrument and/or used as mortgage-backed asset security. Please answer **(b)**, if my mortgage indenture was **not** converted into an instrument and was not used as mortgage-backed asset security as herein defined. **[If you don't hold such documentation or information, please confirm.]**

7. If the answer to request [6] is **(a)**, 'it was converted into an instrument and/or used as a mortgage-backed asset security as herein defined', I request the date of such conversion and all associated **LEI** and **ISIN** numerical numbers as herein defined, or codes now allotted to the said instrument. **[If you don't hold such documentation or information, please confirm.]**

8. If the answer to request [6] is **(a)**, I request the title of the SPV and/or the name of the **trust deed** and **note holder** as herein defined, that encapsulates my **indenture** and/or **mortgage-backed asset security** as herein defined.

9. If the answer to request [6] is **(a)**, I request an **authentic document** wherein **explicit consent** as herein defined was obtained from me for such a transaction to convert my asset(s) and/or indenture into a **mortgage-backed asset security** and/or a **mortgage bond**.

10. If the answer to request [6] is **(a)**, I request confirmation regarding any second charges, liens and/or bailment created and/or registered against the **mortgage indenture** and/or **security asset** or **instrument** as herein defined.

11. If the answer to request [6] is **(a)**, I request a copy of the **Pooling and Servicing Agreement** as herein defined.

12. If the answer to request [6] is **(a)**, I request confirmation of a **credit default swap** as herein defined, and/or any derivative or mortgage insurance that was or is attached to the **mortgage-backed asset security** and/or a **mortgage bond** as herein defined. Answer **(c)**, 'Yes,' a default swap and/or any type of derivative or mortgage insurance is attached to the mortgage-backed asset security. Or answer **(d)**, 'No,' a default swap and/or any type of derivative or mortgage insurance was not or is not attached to the mortgage-backed asset security. **[If you don't hold such documentation or information, please confirm.]**

13. If the answer to request [12] is **(c)**, I request a copy of any type of derivative associated, and/or any form of insurance attached, and/or a copy of any **default swap** and/or **credit swap**, as herein defined, attached to the **mortgage-backed asset security** as herein defined.

14. If the answer to request [12] is **(c)**, I request confirmation that **redemption**, as herein defined, was applied historically, and/or will be applied in the future, and/or the bank holds such benefit to be received and/or to be applied against any loss associated to **my name, loan, or security asset** as herein defined.

15. I request a copy of any and all applications of **TRS** and/or **capital loss** as herein defined received by and/or applied in the administration, sale, transference and/or servicing of my **mortgage indenture, instrument, loan, mortgage bond** and/or my **mortgage-backed asset** as herein defined. Answer **(e)**, **TRS** and/or **Capital Loss**, as herein defined, **was** received in my name as herein defined. Or answer **(f)**, **TRS** and/or **capital loss**, as defined herein, was **not** received in my name as herein defined. **[If you don't hold such documentation or information, please confirm.]**

16. If the answer to request [15] is **(e)**, I request an **authentic document** as herein defined, authorising such application in **my name** as herein defined to the Revenue Commissioners of Ireland.

17. I request confirmation that my **mortgage/ indenture** as herein defined was part of a **mortgage sale agreement** and/or a **global deed of transfer** as herein defined to a third party. Answer **(g)**, the mortgage indenture and/or associated asset as herein defined **was** part of a mortgage sale agreement to a third party. Or answer **(h)**, the mortgage indenture and/or associated asset as herein defined was **not** part of a mortgage sale agreement or used as security to a third party. **[If you don't hold such information, please confirm.]**

18. If the answer to request [17] is **(g)**, I request a full, un-redacted copy of the **mortgage sale agreement** and/or a **copy of the global deed of transfer** that encapsulates my **indenture/ mortgage** as herein defined, and/or the **security asset** as herein defined.

19. I request a copy of the **mortgage pack** as herein defined, where **my name** as herein defined appears upon the **mortgage/indenture** and/or **loan** as herein defined, and any and all undertakings so proffered by legal practitioners in **my name** as herein defined, that formed the conditions of the **mortgage indenture** as herein defined.

20. I request a copy of the application form, being an **authentic document** as herein defined that formed the **mortgage indenture**, where **my name** as herein defined appears.

21. I request copies of the original loan agreement(s), together with a title, cover, and attested signatory pages, including a authentic signature on the family home declaration.

22. I request a copy of any and all documentation where my **mortgage, indenture, instrument, loan, mortgage bond, back asset, my name, security asset** or **instrument** as herein defined so appears, and/or is encapsulated, where such documentation makes me party to a **non-disclosure agreement** as herein defined with any third party, or any agent directly or indirectly acting on their behalf, or where any non-disclosure agreement exists with any party associated to **my name, security asset, indenture** or **mortgage** as herein defined. Upon such a non-disclosure agreement existing, you may redact all wording with the exception of my name as herein defined and the title of my properties and folio number(s), and/or **LEI** or **ISIN** number as herein defined, and account numbers in accordance with the GDPR Act 2018.

23. I request a copy of the **deed of confirmation** as herein defined in the registration of title to the lands held as security as herein defined and part of the conveyancing by the legal section of your bank, as so prescribed in law.

24. I request a copy of all mortgage statements and/or loan statements associated with my **mortgage indenture** and/or **loan** as herein defined, from inception to the transfer and or termination of the indenture, and/or up to the most recent date.

25. I request copies of all correspondence from May 2009 to March 2010 regarding the appointment of William Murray, I request all emails and notes relating to the meeting on the 2nd of September 2009 in the offices of AIB in Ballsbridge, copy of any and all fee notes presented by William Murray and or his agents for his services relating to my accounts and its assets.

26. I request confirmation of the interest methodology applied to my **mortgage indenture** as herein defined, for all periods.

27. I request confirmation of any and all dates of departure from the common practice of applied interest affecting my account or associated accounts, and copies of all notification by your company to me of such changes, as so lawfully prescribed.

28. I request copies of all minutes, emails, audio recordings and/or notes from your credit committee or any and all parties associated with my application of credit, where **my name** appears as herein defined.

[Freedom of Information Request]

29. I request copies of the certificates of solvency of AIB Plc for the periods of trading from 1998 to the current date, and in particular the date of the 18th of February 2008. **[Freedom of Information Request]**

30. I request certificates of the liquidity ratio and the loan-to-deposit ratio of this financial institution for the periods of operation from 2000 to this date, or the date this financial institution ceased trading. **[Freedom of Information Request]**

31. I request copies of all perfected banking licenses, in compliance with the Central Bank Acts 1942-2018, governing such periods of trading and/or operation of this financial institution. **[Freedom of Information Request]**

32. I request copies of all perfected securities trading licenses governing 2004-2009. **[Freedom of Information Request]**

33. I request copies of all perfected debt management licenses issued by the Central Bank of Ireland as herein defined and banking licenses as herein defined, in the application and administration of interest and/or debt associated with any and all loans/indentures as herein defined. **[Freedom of Information Request]**

34. I request copies of all perfected moneylending licenses issued by the Central Bank of Ireland as herein defined in the application and administration of interest and/or debt associated with any and all loans/indentures as herein defined. **[Freedom of Information Request]**

35. I request copies of all approved and sanctioned interest rates by the Central Bank of Ireland in the application and administration of interest and/or debt associated with any and all loan/indenture as herein defined. **[Freedom of Information Request]**

36. I request copies of the AIB Trust and its functions created in Douglas in the Isle of Man under the title Everyday between 2000 and 2016.

Where such request(s) are not answered, please identify the request number and/or letter and identify the reason for such non-compliance to the GDPR and the Freedom of Information Act. All requests which are not answered will be forwarded to the Data Commission, seeking to expedite such non-compliance to these lawful requests; an application to the High Court for non-compliance to GDPR will be sought if required.

As Data Controller, you may be cited as a defendant in such proceedings.

IN FAILURE TO COMPLY FULLY TO THIS LAWFUL REQUEST, THIS DOCUMENT WILL BE USED AS EVIDENCE

Yours Faithfully,

Your Name

Please return to: ????????????????