

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 Name of Your Financial Institution

Email /Registered Post

_ day of June 2023

Re: Customer Number -

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

To Data Controller/ Processor

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.

Maximum GDPR Two tiers of administrative fines s that can be levied as penalties for non-compliance: Up to €10 million, or 2% annual global turnover – whichever is higher. Up to €20 million, or 4% annual global turnover – whichever is higher.

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.

Basel I-II-III-IV Basel IV International accords intended to bring greater standardization and stability to the worldwide banking system. It builds on the reforms begun by Basel I in 1988 and followed up by Basel II and Basel III. Basel IV introduces mandatory requirements for banks regarding non-performing loans.

Beneficial Owner means ultimate beneficial owner, being a person, and or entity, that is the ultimate beneficiary when a company or institution initiates a transaction i.e., acquires an asset. It also includes those persons who exercise ultimate effective control over a legal person or arrangement. They are the person who benefits the most from all beneficial owners. This will often mean that they have a beneficiary of 25% or more of a company's gains, rights and control.

'Capitol Loss' means the lawful obligation to 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.

Capital Ratio. That is the ratio of a bank's capital to its risk-weighted assets. Risk-weighted assets refer to a bank's assets, including its interest-bearing loans to customers, adjusted for certain risks, such as non-performing loans and the probability of a default by the borrower and the loss that would result. The higher the risk in lending, the higher the bank's risk-weighted assets and the more

equity capital reserves a bank needs to hold. The minimum reserve capital a bank needs under the Basel 111 framework is 10.5% of its risk-weighted assets plus the countercyclical capital buffer and leverage ratio requirement.

Central Bank of Ireland Authorisation means the certification by the Central Bank of Ireland to [Your Financial Institution] to apply Interest to my accounts, the terms and conditions of such appointment.

'Certificate of Registered Charge' means a certificate issued by the Property Registration Authority of Ireland that demonstrates the date of the first application by [Your Financial Institution] for a registered charge on my folios and the date of completion of the said application of the registered charge by the Property Registration Authority of Ireland.

'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.

Demand Request means a letter of demand by [Your Financial Institution] seeking full payment.

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.

Employee, "is a person employed for wages or salary by your company [Your Financial Institution] ,

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. The conditions for consent (Article 7) of GDPR— When an organisation's data processing is justified based on the person's consent, that organisation needs to have the documentation to prove it.

'Express Notice of Assignment' means a communication, correspondence, or 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, and interest, such Global deed of Transfer will state the monetary figure upon which the transaction concluded. Ref: Promontoria v Sheehy 2019 ECH613

'Instrument' means an 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.

Legal Title means a person who holds legal title on behalf of a third party.

'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 promissory 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: the 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 the 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.

'Periods of Trading' means from the date [Your Financial Institution] initiated trading in the Irish market and or all dates relating to trading encapsulating the Irish market.

'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.

'Power of Attorney of Beneficial Owner means when the Beneficial owner authorised and or appointed the servicing agent.

'Pooling and Servicing Agreement' is a contract 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.

Servicing Agent means a company and or person, appointed by the beneficial owner, who acts and or carries out the direction and or policy of the Beneficial owner.

Servicing Agent Contract means a contract created for the appointment of the Servicing agent to Act by the Beneficial owner.

'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.

Unjust Enrichment The principle of unjust enrichment requires two conditions: (1) that a person is benefited without a valid basis or justification, and (2) that such benefit is derived at the expense of another, the decision of the Irish Court of Appeal in *Promontoria (Aran) Ltd v Sheehy* [2020] IECA 104

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 a number, 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 confirmation of the legal status of [Your Financial Institution] being [a] a Servicing agent as herein defined, [b] beneficial owner as herein defined and or [c] the legal title holder as herein defined.

3. I seek a copy of form 56 from the Property Registration Authority of Ireland relating to my Folio[s]

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 [Fill in Date] being the Date of transfer of my security assets, to [Your Financial Institution] as herein defined, as so required 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 [Fill in the date] the Date of Discharge, as herein defined, of debt by [Your Former Financial Institution] , as so prescribed by law and contract. I seek a copy of the certificate of discharge for said mortgages and receipt issued [If you don't hold such consent, and or a copy of the discharge of mortgage and receipt as so prescribed in law, please confirm.]

5. 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 [fill in the date] on the transfer, exchange and/or discharge of my loan as herein defined. [If you don't hold such notice, please confirm.]

6. 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 and asset on [fill in the date]by [Your Financial Institution] being a third party, and or a copy of the novation created in the absence of my lawfully attested Power of Attorney. [If you don't hold such Power of Attorney for the said period please confirm.]

7. 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.

8. I request a copy of the mortgage pack to the security and or assets 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.

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

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

11. 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.

12. I request a copy of the deed of confirmation as herein defined in the registration of charge and or title to the lands held as security as herein defined and part of the conveyancing by the legal section of [Your Financial Institution] as so prescribed in law.

13. I request a copy of the Certificate of a Registered Charge on my folios as herein defined.

14. I request quantification of alleged indebtedness as so claimed by [Your Financial Institution] .

15. I request confirmation of the monetary value paid by [Your Financial Institution] for the purchase of my mortgage and security asset(s) that reflects the debt claimed by [Your Financial Institution] to guarantee criminal or civil fraud [undue profit] and or unjust enrichment is not being perpetrated by [Your Financial Institution] against my person.

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

17. I request a copy of the Authorisation by the Central Bank of Ireland as herein defined to [Your Financial Institution] to lawfully apply interest, 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 notifications by your company to me of such changes, as so lawfully prescribed.

18. I request copies of all minutes, emails, audio recordings and/or notes, where my name and or account number appears as herein defined.

[Freedom of Information Request]

19. I request certificates of the liquidity ratio, capital adequacy and loan-to-deposit ratio in accordance with BASEL 4 as herein defined for the periods of operation of [Your Financial Institution] from the period as herein defined of entry into the Irish financial market [Freedom of Information Request]

20. I request the number of non-performing loans and non-performing exposures the loan-to-deposit ratio in accordance with BASEL 4 as herein defined for the periods of operation as herein defined of [Your Financial Institution] from the period of entry into the Irish financial market [Freedom of Information Request]

21. I request certificates of tax immunity and or any and all tax exemptions or dispensations issued by the Irish state. [Freedom of Information Request]

22. I request copies of all perfected banking licenses, in compliance with the European Central Bank and The Central Bank Acts of 1942-2018, governing such periods of trading as herein defined and/or operation by [Your Financial Institution] [Freedom of Information Request]

23. I request copies of all perfected securities trading licenses in compliance with the European Securities and Market Authority [ESMA] governing all periods as herein defined by [Your Financial Institution] trading in securities and or transferables [Freedom of Information Request]

24. I request copies of all perfected securities trading licenses in compliance with the Security Exchange Commission governing all periods as herein defined by [Your Financial Institution] trading in securities [Freedom of Information Request]

25. I request copies of all perfected securities trading licenses in compliance with the Central European Bank governing all periods as herein defined by [Your Financial Institution] trading in securities [Freedom of Information Request]

26. I request copies of all perfected securities trading licenses in compliance with the Irish Central Bank governing all periods as herein defined by [Your Financial Institution] trading in securities [Freedom of Information Request]

27. 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]

28. 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]

29. I request copies of all perfected securities trading licenses and banking licenses and money lenders licenses that facilitated [Your Financial Institution] to purchase and trade in the market of securities, transferables, finance and or financial tangibles and in compliance with the Central European Bank governing all periods as herein defined by [Your Financial Institution] [Freedom of Information Request]

30. I request confirmation that (employees name) is a registered employee or was a registered employee of [Your Financial Institution] as herein defined [Freedom of Information Request]

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

32. I request confirmation that [Your Financial Institution] initiated any investigation into interest manipulation and or the capitalisation of interest and or arrears of any accounts held by [Your Financial Institution] [Freedom of Information Request]

33, I request copies of all trading licences, issued by the Central Bank of Ireland and or the European Central Bank that authorised the acquisition of [Your Financial Institution] to lawfully attain my loan and assets

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 WITH THIS LAWFUL REQUEST, THIS DOCUMENT WILL BE USED AS EVIDENCE

Yours Sincerely,

[Your Name]

Please return to [Your Address]