

# Data Capture Form

For use with your online application system

**Please note, this is not an application form. Paper submissions will be returned. For new applicants only.**

It is the responsibility of the adviser to ensure the security of personal customer information whilst in their possession. This includes secure disposal of documents holding personal information using appropriate methods of confidential waste disposal.

If your customer is applying for a First Start mortgage, please put the sponsor's details in the First Applicant column and the highest earning applicant who will live in the property in the Second Applicant column

## Section One - Mortgage details

1. Number of applicants	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
2. Type of loan	Buy to Let <input type="checkbox"/>	Standard <input type="checkbox"/>		
3. Product details	description <input type="text"/>			product code <input type="text"/>
4. Loan amount	£ <input type="text"/>			
5. Over how many years?	years <input type="text"/>		months <input type="text"/>	
6. Please tell us how much of the loan will be repaid using the following options	repayment £ <input type="text"/>		interest only £ <input type="text"/>	

**For residential mortgages:** you can borrow on an interest only basis up to 60% LTV. We'll also consider up to 75% LTV if the amount you want over 60% is on repayment. We only accept loans over 75% LTV on a repayment basis. We only accept the sale of this mortgaged property as the repayment strategy. This will be verified by an underwriter to ensure that it's credible.

**For Buy to Let mortgages:** you can borrow the entire amount on an interest only basis, subject to our affordability criteria. It is your responsibility to ensure that you have adequate means to repay the capital at the end of the mortgage term.

## Section Two - Applicant details

	First applicant	Second applicant
7. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>
8. First name and all middle names (as printed on proof of identification)	<input type="text"/>	<input type="text"/>
9. Surname	<input type="text"/>	<input type="text"/>
10. Status	never married <input type="checkbox"/> civil partnership <input type="checkbox"/> married/ <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> widowed <input type="checkbox"/>	never married <input type="checkbox"/> civil partnership <input type="checkbox"/> married/ <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> widowed <input type="checkbox"/>
11. Different surname used now or in the past	<input type="text"/>	<input type="text"/>
12a. Date of Birth	(a) / / <input type="text"/>	(a) / / <input type="text"/>
12b. Country of Birth	(b) <input type="text"/>	(b) <input type="text"/>
13. Customer type	first time buyer <input type="checkbox"/> owner moving house <input type="checkbox"/> remortgaging <input type="checkbox"/> purchasing another property <input type="checkbox"/>	first time buyer <input type="checkbox"/> owner moving house <input type="checkbox"/> remortgaging <input type="checkbox"/> purchasing another property <input type="checkbox"/>
14. National Insurance Number	<input type="text"/>	<input type="text"/>

### First applicant

### Second applicant

15. Contact details

home

work

mobile

email

home

work

mobile

email

16. Number of adults and/or children financially dependent on any applicant in the household

17. Age of financial dependants

18. Nationality

19. Country of residence

20. How long has the applicant lived in the UK?

Less than 1 year

2 – 3 years

1 – 2 years

More than 3 years

Less than 1 year

2 – 3 years

1 – 2 years

More than 3 years

## Section Three - Applicant address details for the last 3 years

### First applicant

### Second applicant

21. Present address

address

postcode

address

postcode

22. How long has the applicant lived there?

years  months

years  months

23. Do they

own this property?

live with family?

rent property privately?

live with friends?

rent property from a local authority?

other (please give details)

own this property?

live with family?

rent property privately?

live with friends?

rent property from a local authority?

other (please give details)

24. Other addresses in the last 3 years

Please tell us:

- full address
- dates from/to



## Section Four - Applicant income

### First applicant

### Second applicant

25. Employment status

employed

self employed

retired

not employed

employed

self employed

retired

not employed

26. Type of employment

If the applicant is on a temporary, fixed term or contractor basis, please tell us the value and end date of the contract in section nine

permanent

fixed term contract

agency work

temporary

contractor

permanent

fixed term contract

agency work

temporary

contractor

## Section Four - Applicant income *continued...*

### First applicant

27. Name and address of your employer/HR Department for the purpose of an employers reference, or if you are self employed, your business name and address

address	
	postcode

28. Employee number

29. Tax Reference Number and name of tax office

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30. How long has the applicant worked for this employer/ owned their business?

	years		months
If less than 12 months we will require details of previous employer			

31. What is the nature of their employer/own business?

32. Current occupation

33. Income details

annual basic salary for each year\*  £

\*including any guaranteed bonus, car allowance, pension and mortgage or rent subsidy

non guaranteed bonus, overtime, commission  £

other regular income  £

Pension income  £

▲ Please use Section 9 Additional Information on page 9 for further details of your private pension/s

child maintenance  £

foster income – the average amount earned for the last 2 years, or the most recent year's earnings if lower than the average  £

34. Is the income declared contracted and paid in GBP?      yes       no

35. Intended retirement age

36. If the loan extends beyond the applicant's intended retirement age, what is their annual retirement income expected to be?

State pension	Total of private pension/s
<input type="text"/> £	<input type="text"/> £

37. If they are retired please tell us their total annual retirement income

State pension	Total of private pension/s
<input type="text"/> £	<input type="text"/> £

▲ Please use Section 9 Additional Information on page 9 for further details of your private pension/s

38. Do they own 25% or more of the shares in their employer's business?      yes       no

39. If they are self employed, or own 25% or more of the shares in their employer's business, please tell us the net profit before tax for the last 2 years. (If they are in partnership, please tell us only their share of the net profits)

have they been trading for three years?      yes       no

please start with the most recently completed accounts

1    year ending        £

2    year ending        £

### Second applicant

address

address	
	postcode

--	--

	years		months
--	-------	--	--------

If less than 12 months we will require details of previous employer

annual basic salary for each year\*  £

\*including any guaranteed bonus, car allowance, pension and mortgage or rent subsidy

non guaranteed bonus, overtime, commission  £

other regular income  £

Pension income  £

▲ Please use Section 9 Additional Information on page 9 for further details of your private pension/s

child maintenance  £

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▲ Please use Section 9 Additional Information on page 9 for further details of your private pension/s

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39. If they are self employed, or own 25% or more of the shares in their employer's business, please tell us the net profit before tax for the last 2 years. (If they are in partnership, please tell us only their share of the net profits)

have they been trading for three years?      yes       no

please start with the most recently completed accounts

1    year ending        £

2    year ending        £



## Buy to Let applicants only

	First applicant	Second applicant
54. Please confirm the lower of either:	1) the estimated unfurnished rental figure, or 2) the current rental being paid on the property you are mortgaging	1) the estimated unfurnished rental figure, or 2) the current rental being paid on the property you are mortgaging
	£ <input type="text"/>	£ <input type="text"/>
55. How many mortgaged Buy to Let properties does the applicant(s) have with us (including this application and any others in progress)?	<input type="text"/>	<input type="text"/>
56. How many mortgaged Buy to Let properties does the applicant(s) have in total with other lenders (including any applications in progress)?	<input type="text"/>	<input type="text"/>

We accept a maximum of 3 mortgaged properties per applicant (either solely or jointly) in total across all lenders, including any with Bank of Ireland Group. Properties that are owned in the name of a limited company that an applicant is a director of and applications in progress should also be included. We don't take any Buy to Lets into account if they're not mortgaged.

## ALL applicants

	First applicant	Second applicant
57. How long has the applicant had their bank account for?	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
58. Is the applicant aware of any known future events which may affect their expenditure?	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>

59. Please list any outstanding commitments or debts, including any loans that the applicant(s) guarantees.

Current debts and outgoings	Monthly payment	Name of lender	Start date	Account number	Credit limit or original loan amount	Balance currently outstanding	Is the applicant going to pay off any of this with their new mortgage? If so, please tell us how much	Is the loan secured?		1st or 2nd Applicant
								Yes	No	
Loans, HP and leases	£		/ /		£	£	£			
	£		/ /		£	£	£			
	£		/ /		£	£	£			
Store and credit cards	£		/ /		£	£	£			
	£		/ /		£	£	£			
	£		/ /		£	£	£			
Help to Buy: Equity Loan	£		/ /		£	£	£			
Overdrafts	£		/ /		£	£	£			
	£		/ /		£	£	£			
Catalogues	£		/ /		£	£	£			
Maintenance or CSA	£									
Child care	£									
School fees	£									
Other (please specify)	£		/ /		£	£	£			
	£		/ /		£	£	£			

## Section Five - Existing mortgages and other outgoings *continued...*

### First applicant

60. Has the applicant ever been in arrears with their rent, mortgage payments or any other loans? yes  no
- had a court judgement made against them? yes  no
- been made bankrupt? yes  no
- entered into a Debt Relief Order (DRO)? yes  no
- made arrangements with creditors? yes  no
- been refused a loan on this or any other property? yes  no

▲ If 'yes', please give more details on page 9

61. Select all the sources of income that have added to the applicant's wealth
- |   |                          |  |                          |
|---|--------------------------|--|--------------------------|
| Casual employment   | <input type="checkbox"/> | Pension income                                 | <input type="checkbox"/> |
| Divorce settlement / maintenance from previous spouse / partner | <input type="checkbox"/> | Redundancy payment                             | <input type="checkbox"/> |
| Equity from the sale of a property                              | <input type="checkbox"/> | Rental income                                  | <input type="checkbox"/> |
| Gambling winnings (including any lottery)                       | <input type="checkbox"/> | Retirement lump sum payment                    | <input type="checkbox"/> |
| Gift (money)*   | <input type="checkbox"/> | Salary / wages / bonus                         | <input type="checkbox"/> |
| Inheritance / trust fund  | <input type="checkbox"/> | Savings / dividend payment / investment income | <input type="checkbox"/> |
| Insurance payment   | <input type="checkbox"/> | Social / charitable benefits                   | <input type="checkbox"/> |
| Payments from parents   | <input type="checkbox"/> | Student grant / loan                           | <input type="checkbox"/> |

\*please give details

62. Does any of the applicant's total income or funds come from outside the UK/EU? yes  no

▲ If you answered 'yes', please fill in details below

### Second applicant

- been in arrears with their rent, mortgage payments or any other loans? yes  no
- had a court judgement made against them? yes  no
- been made bankrupt? yes  no
- entered into a Debt Relief Order (DRO)? yes  no
- made arrangements with creditors? yes  no
- been refused a loan on this or any other property? yes  no

▲ If 'yes', please give more details on page 9

61. Select all the sources of income that have added to the applicant's wealth
- |   |                          |  |                          |
|---|--------------------------|--|--------------------------|
| Casual employment   | <input type="checkbox"/> | Pension income                                 | <input type="checkbox"/> |
| Divorce settlement / maintenance from previous spouse / partner | <input type="checkbox"/> | Redundancy payment                             | <input type="checkbox"/> |
| Equity from the sale of a property                              | <input type="checkbox"/> | Rental income                                  | <input type="checkbox"/> |
| Gambling winnings (including any lottery)                       | <input type="checkbox"/> | Retirement lump sum payment                    | <input type="checkbox"/> |
| Gift (money)*   | <input type="checkbox"/> | Salary / wages / bonus                         | <input type="checkbox"/> |
| Inheritance / trust fund  | <input type="checkbox"/> | Savings / dividend payment / investment income | <input type="checkbox"/> |
| Insurance payment   | <input type="checkbox"/> | Social / charitable benefits                   | <input type="checkbox"/> |
| Payments from parents   | <input type="checkbox"/> | Student grant / loan                           | <input type="checkbox"/> |

\*please give details

62. Does any of the applicant's total income or funds come from outside the UK/EU? yes  no

▲ If you answered 'yes', please fill in details below

You've said that the applicant(s) get income or funds from outside the UK/EU. We need to know which countries this money is coming from and what this is as a percentage of your total income.

**Income or funds from outside the UK/EU won't be included in our affordability assessment.**

63. Which countries from outside the UK/EU does the applicant(s) get money from?

Income and funds from (country)	Percentage of total income

▲ If you need to add more countries, please give more details on page 9

Income and funds from (country)	Percentage of total income

▲ If you need to add more countries, please give more details on page 9

## Section Six - Purchase; Deposit funding and property value

64. If the applicant(s) is purchasing, where will the money for the deposit come from?
- personal savings  sale of property  a gift from family  the builder or seller of the new property\*
- a loan\*  shared equity\*  Help to Buy: Equity Loan  another source\*

\*please give details

65. If purchasing, what is the purchase price?

£

66. What is the estimated value if they are remortgaging or purchasing at a concessionary price?

£

67. If they are remortgaging please advise the purpose of any additional borrowing

home improvements to this property

£

repay home improvements, car loans, pay school fees or purchase pension

£

costs and fees in connection with this mortgage

£

repay other debts

£

business investment

£

other

£

▲ If 'other', please give us full details on page 9

For any of the options below, please tell us whether the property is used on a Buy to Let or residential basis

home improvements to another property

£

Buy to Let

residential

deposit for another property

£

Buy to Let

residential

outright purchase of another property

£

Buy to Let

residential

part or full redemption of a mortgage on another property

£

Buy to Let

residential



Please use page 9 to give us details about each option selected

## Section Seven - Property details

68. Where is the property they are mortgaging?

England/Wales

Scotland

Northern Ireland

69. Property type

house

bungalow

converted flat or maisonette

purpose built studio flat

converted studio flat

purpose built flat or maisonette

70. Is the property

detached?

semi detached?

in a terrace?

71. And is it

freehold?

leasehold?

commonhold?

simple ownership?

if leasehold, please give remaining term of lease

years

72. Full postal address of the property to be mortgaged

address



postcode

73. Purchase date of the property if this is a remortgage

 /  / 

Date of entry if buying in Scotland

 /  / 

74. Number of bedrooms

75. When was the property constructed?

pre 1920

1920 - 1945

1946 - 1979

1980 to more than 12 months ago

constructed within the last 12 months

brand new/under construction

## Section Seven - Property details *continued...*

76. Is the property ex-public (e.g. local authority, housing association or MOD)?

yes  no

77. Will there be any other occupants aged 17 or over living in the property (not applicable for Buy to Let mortgages)?

yes  no

name
date of birth
relationship to applicant(s)

name
date of birth
relationship to applicant(s)

78. Will the property or any part of it be used for business purposes?

yes  no

79. If buying, are there any discounts or incentives as part of the purchase?

yes  no

80. If the applicant is applying for a Buy to Let mortgage

please tell us if the property will be let to a relative yes  no

what is the estimated rental value? £  per month

will there be any existing tenants on completion of this loan? yes  no

**If yes, please tell us:**

the date the tenant first occupied the property  /  /

the date the tenancy agreement finishes  /  /

the monthly rent currently paid by the tenants £

will/does the tenancy agreement require the rent to be paid in GBP? yes  no

will the property be let to one family unit? yes  no

how many people will be named on the tenancy agreement?

does the property need a HMO licence from the Local Authority? yes  no

◀ Only answer if the property is in Northern Ireland or Wales

If 'yes', please give more details on page 9 ▶

is the applicant converting their current residential property to a Buy to Let? yes  no

when the applicant took ownership of the property did they always intend to rent it to non-family members? yes  no

has the applicant inherited or are they inheriting the property? yes  no

has any applicant or a member of their family (including their spouse or partner), ever lived in the property? yes  no

## Section Eight - Fees

81. The applicant(s) may have to pay a Product Fee for their mortgage

If possible, would they like the Product Fee added to the loan? yes  no

82. Product Fee

£ <input type="text"/>
------------------------

83. If you are charging the applicant(s) a fee for your services please tell us how much it is and whether it's refundable

application	£ <input type="text"/>	refundable?	yes <input type="checkbox"/>	no <input type="checkbox"/>
offer	£ <input type="text"/>	refundable?	yes <input type="checkbox"/>	no <input type="checkbox"/>
completion	£ <input type="text"/>	refundable?	yes <input type="checkbox"/>	no <input type="checkbox"/>

## Section Nine - Additional information

### 84. Details of who to contact to access the property

name	tel number
address	
	postcode

### 85. Please provide details of the vendor

name	tel number
------	------------

### 86. Details of the Estate Agent selling the property

name	tel number
address	
	postcode

### 87. Details of the bank/building society from which the applicant(s) wishes to make their monthly mortgage payments

name of bank/building society	
name of account holder(s)	
sort code	account number

These details will be used in the Direct Debit Mandate which will be sent out with the Offer of Loan. The applicant(s) will be required to sign the Direct Debit Mandate and return it to us with their signed Offer of Loan.

### 88. Details of the Solicitors/Conveyancing firm and the individual acting for the applicant(s)

name of firm	tel number
address	
	postcode
individual acting	

### 89. Additional Information

Please use this box to record information about:

- previous addresses or employers
- contract value (£) and end date for temporary and fixed term contracts or contractor employment
- other sources of income
- other mortgages held
- if remortgaging, details of 'other' additional borrowing
- details or explanation of poor credit or adverse history
- additional Solicitor(s) information

If the applicant is converting their current residential property to a Buy to Let, please tell us:

- their new address
- occupancy status e.g. renting
- if they're buying:
  - purchase price of the property
  - loan amount (if mortgaged)
- what they plan to do with any additional money borrowed from us
- income or funds from outside the UK/EU

**For each applicant we need a breakdown of pension benefit for every provider, plus state pension details. Please include all private and state pension income. Include the name(s) of the pension provider and annual income**

## First Start applications only

90. Number of adults and/or children financially dependent on the sponsor (excluding any applicants on this mortgage)

91. If any part of the sponsor's current mortgage is on an Interest Only basis, what is the monthly amount paid into any asset/policy/plan? (If applicable)

£

92. Will the sponsor be registered on the title deed as a legal owner of the property?

yes  no

93. The sponsor will need independent legal advice from a solicitor if they're not going to be a legal owner of the property. Please give details of the firm who will give this advice

name		tel number	
solicitor address			
			postcode
fax number		DX	

## Section Ten - BTL Top Slicing Only

### First applicant

94. What will the applicant's marginal rate of income tax be when the annual rent for this Buy to Let is taken into account?

#### For England, Wales & Northern Ireland

Non payer	<input type="checkbox"/>	Basic rate	<input type="checkbox"/>
Higher rate	<input type="checkbox"/>	Additional rate	<input type="checkbox"/>
For Scotland			
Non payer	<input type="checkbox"/>	Starter rate	<input type="checkbox"/>
Basic rate	<input type="checkbox"/>	Intermediate rate	<input type="checkbox"/>
Higher rate	<input type="checkbox"/>	Top rate	<input type="checkbox"/>

95. What is the total balance of all Buy to Let mortgages held with us (including any applications in progress)?

£

96. What is the total balance of all Buy to Let mortgages held with other lenders (including any applications in progress)?

£

97. What is the total monthly rental income received for all current rental properties held (excluding the rental for this application)?

£

### Second applicant

#### For England, Wales & Northern Ireland

Non payer	<input type="checkbox"/>	Basic rate	<input type="checkbox"/>
Higher rate	<input type="checkbox"/>	Additional rate	<input type="checkbox"/>
For Scotland			
Non payer	<input type="checkbox"/>	Starter rate	<input type="checkbox"/>
Basic rate	<input type="checkbox"/>	Intermediate rate	<input type="checkbox"/>
Higher rate	<input type="checkbox"/>	Top rate	<input type="checkbox"/>

£

£

£

## Section Eleven - Declaration and Consent

All applicants must agree to proceed with the application on the basis of this Declaration and Consent. By submitting this form, the Intermediary confirms that they have the applicants consent to provide this additional information as part of the application. The applicant(s) will receive a copy of the Declaration and Consent with their mortgage offer which they'll be asked to sign and return it to us.

**To: Bank of Ireland (UK) plc (including its successors and assignees) trading as Bank of Ireland UK ('you');**

### I confirm that

1. The information I have given you is true and complete to the best of my knowledge and belief. I will let you know straight away if any of the information changes before completion of the mortgage.
2. If I have told you I will repay existing debts, whether from additional funds raised by this mortgage or not, these will be repaid before or immediately after completion.
3. I will not be borrowing any more money to make immediate improvements to the property, unless I tell you otherwise.
4. I will have full vacant possession of the property on completion, unless I tell you otherwise.
5. I will not rely on any valuation report prepared for Bank of Ireland UK when deciding:
  - a. to go ahead with the purchase or remortgage of the property
  - b. how much to pay for the property
6. The property is not self-build unless I tell you otherwise.
7. I am not purchasing under either a 'Right to Buy', 'Rent to Mortgage', 'Shared Ownership' (unless the property is in Northern Ireland and I have applied through a Bank of Ireland branch) or 'Voluntary Purchase Grant' scheme.
8. If the property is less than ten years old, there is or will be an approved new home warranty scheme or Professional Consultant's Certificate in place.

### I understand that

1. You have the legal power included in the Mortgage Deed (Standard Security in Scotland) to transfer my mortgage to another organisation which may not be a bank or an organisation linked to a bank. I agree you can exercise this power at any time during the term of the mortgage.
2. Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc.
3. My mortgage may be refused if you get information later that disagrees with what I (or someone acting on my behalf) have already told you.
4. It is my responsibility to make sure the property is sufficiently insured at all times. Any insurance policy which I take out through your insurer may mean you will receive a commission and I agree to this.
5. I will be responsible for all mortgage payments if I become unemployed, sick or have an accident.
6. Any monthly payments made by any one of the borrowers may be treated as payment for all of the borrowers.

*In the following sections 'our', 'we' and 'us' means Bank of Ireland (UK) plc and 'you' or 'your' means the applicants.*

### Keeping you informed

Bank of Ireland (UK) plc and other members of the Bank of Ireland Group would like to tell you about financial products and associated services, such as mortgages, savings, loans and credit cards. This may include offers of new rates, where relevant, that may be of interest to you.

**By ticking one or more of these boxes you consent to receive information about financial products and services by:**

Post  Phone  Email  SMS

**You agree if you do not give consent this may limit the information, products and services we can offer you.**

Please note: if you have any other accounts with Bank of Ireland and have provided a different preference to those chosen above, please allow for a short period of time for your latest preference to apply. You are free to change your consent at any time. (To do this - see our Privacy Notice [www.bankofirelanduk.com/privacynotice](http://www.bankofirelanduk.com/privacynotice).)

### Submitting your application


In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at [www.bankofirelanduk.com/privacynotice](http://www.bankofirelanduk.com/privacynotice).

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies and your data protection rights can be found at [www.bankofirelanduk.com/privacynotice](http://www.bankofirelanduk.com/privacynotice).

### Your Personal Information

 We take your privacy seriously and we want you to be clear about how we use your personal information.

Please read our Privacy Notice [www.bankofirelanduk.com/privacynotice](http://www.bankofirelanduk.com/privacynotice) which explains, for example:

- The types of personal information we collect
- How we use your personal information
- Who we share your personal information with
- Your personal information rights

By submitting your application you confirm you have read the above information and our Privacy Notice [www.bankofirelanduk.com/privacynotice](http://www.bankofirelanduk.com/privacynotice).

Mortgages are subject to status and valuation. Written illustrations are available on request. Residential borrowers must be 18 or over and Buy to Let borrowers must be 21 or over.

### Payment of valuation fee

Bank of Ireland UK will need to check the information given by all mortgage applicants which will include obtaining references for the last three years. To ensure your application is processed as quickly as possible, we will commit your payment for the valuation fee after an initial assessment.

**FOR INTERMEDIARY USE ONLY - NOT FOR PUBLIC DISTRIBUTION**

\*Calls may be recorded for training and monitoring purposes. Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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