





**Please read the following guidelines carefully to assist you in completing this form**

Mortgage Interest Tax Relief at Source (TRS) may be claimed for the current year and up to four prior years. For example in 2008 you can claim for 2008 and if you have not claimed for the years 2007 to 2004 you can also claim for these years. Further information is available in leaflet CG13. TRS is given by your mortgage lender either in the form of a reduced mortgage payment or a credit to your funding account. You should allow up to 8 weeks for TRS to be applied to your account. Payment for prior years will be made by Revenue directly into a bank account nominated by you.

The most efficient way to claim TRS is online at [www.revenue.ie/trs1](http://www.revenue.ie/trs1).

**Qualifying Mortgage**

A qualifying loan for the purpose of mortgage interest relief is a loan where your property is provided as security. This loan is known as a **secured loan**. It must be used solely for the purchase, repair, development or improvement of a principal private residence (PPR) within the State. Where a percentage of a loan is used for any other purpose, only the percentage relevant to the PPR qualifies for mortgage interest relief (see guideline C below). Loans including secured loans, used for the purchase of investment property or the consolidation of existing non-home related loans do not qualify. TRS can also be claimed on a mortgage you are paying for a separated spouse or dependent relative for whom you are claiming a dependent relative tax credit. You should retain all relevant home improvement receipts for a period of six years in case of audit.

**Guideline A: Personal Status.**

Insert the relevant status code corresponding to your personal status. If your status code is 2 you must also complete the year of marriage. If your status code is 4 or 5 then you must also complete the year of marriage and the year of separation.

Personal Status	Single	Married	Widowed	Separated	Divorced
Status Code	1	2	3	4	5

**Guideline B: Lender /Bank Code.**

**Lender Code:**

Please insert the code from the table below that corresponds to your mortgage lender. E.g. if your mortgage is with IIB Homeloans insert lender code 114.

**Bank Code:**

If you wish to make a claim for any or all of the four prior years please enter the code from the table below that corresponds to the bank into which you wish your claim to be paid. E.g.: if you wish your claim to be paid into your EBS current account, insert bank code 111.

Lender/Bank Code Table									
Name	Code	Name	Code	Name	Code	Name	Code	Name	Code
Allied Irish Bank	101	ACC Bank	107	Irish Nationwide Building Society	113	Leeds Building Society	123	Haven	128
AIB Finance & Leasing	102	Permanent TSB	108	IIB Homeloans	114	Springboard Mortgages	124		
Bank of Ireland	103	National Irish Bank	109	Bank of Scotland	115	Nua Mortgages	125		
ICS	104	EBS	111	GE Capital Woodchester	116	Fresh Mortgages	126	Credit Unions	198
Ulster Bank	106	First Active	112	Start Mortgages	120	Stepstone Mortgages	127	Local Authorities	199

<b>For Local Authority / Credit Union use only:</b>	
Name of LA/CU _____	Ceiling applied to the loan € _____

**Guideline C: To calculate the percentage of your secured loan qualifying for TRS.**

Divide the total amount of the loan into the amount used on your home. For example, if you borrowed a total of €200,000, spent €180,000 on your home and €20,000 on a car, the percentage qualifying =  $(€180,000 / €200,000) \times 100 = 90\%$ . Insert this percentage into the space provided.

If you need assistance in completing this form, please ring the TRS helpline on LoCall: 1890 46 36 26. Further information on Mortgage Interest, Tax Relief at Source is available on the Revenue website at [www.revenue.ie/faqs/trs\\_relief.htm](http://www.revenue.ie/faqs/trs_relief.htm)

**Return to:** Office of the Revenue Commissioners, Collector-General's Division, TRS Section, Sarsfield House, Francis Street, Limerick. (Freepost)