

## SME Appeals

At ICS mortgages we have an internal appeals procedure allowing a borrower to make an appeal on one of the following:

1. The refusal of a mortgage application
2. A special term or condition on your Loan Offer to grant credit
3. The withdrawal or reduction of a credit facility
4. Special term or condition which is required to provide an Alternative Repayment Arrangement
5. The refusal to offer an Alternative Repayment Arrangement
6. The classification of a borrower as not co-operating

You must submit your appeal in writing within 20 working days of receipt of our decision. We will acknowledge your appeal within 5 working days of receipt of the appeal. If we cannot make a decision on the appeal within 15 working days following the submission of an appeal, we will inform you how long it will take to reach a decision and the reasons why it will take longer than 15 working days. Within 5 days of completion of the appeal we will notify you of the decision of the appeal and the reasons behind that decision.

The appeals panel is comprised of at least 2 decision makers who have:

- (a) Not been involved in the borrower's case previously
- (b) Sufficient knowledge to conduct the appeal

The appeals form can be found at: [www.icsmortgages.ie](http://www.icsmortgages.ie)

The appeals form should be sent to:

**ICS Mortgages Appeals Board**

**ICS Mortgages, PO Box 1077, Maynooth, Co. Kildare, Ireland.**