



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Section 48

Summary - Table of Contents

PART 1	PRELIMINARY AND GENERAL	
Section #	Chapter Topic	Regulations
Section 1	Citation and commencement	1
Section 2	Interpretation	2
Section 3	Scope and application	3
Section 4	Restricted application where European Communities (Consumer Credit Agreements) Regulations 2010 apply	4
Section 5	Restricted application where European Union (Consumer Mortgage Credit Agreements) Regulations 2016 apply	5
Section 6	Restricted application to high cost credit providers	6
Section 7	Restricted application to credit unions	7
Section 8	Restricted application in respect of relevant activities related to SME's	8
Section 9	Restricted application where providing payment services or issuing electronic money	9
Section 10	Restricted application to regulated entities providing solely account information services	10
Section 11	Restricted application to insurance distributors and insurance-based investment products	11
Section 12	Restricted application to packaged retail and insurance-based investment products	12
Section 13	Restricted application to crowdfunding services	13
Section 14	Restricted application to MiCAR services	14
Section 15	Circumstances in which these Regulations do not apply	15
PART 2	GENERAL CONSUMER PROTECTION REQUIREMENTS	
Chapter #	Chapter Topic	Regulations
1	Knowing the consumer and suitability	16-19
2	Conflicts of Interest and information about remuneration	20-33
3	Consumers in vulnerable circumstances	34-37
4	Digitalisation	38-43
5	Informing Effectively	44-65
6	Information about charges	66-70

7	Information about regulatory status	71
8	Unregulated activities	72-73
9	Advertising	74-89
10	Bundling and contingent selling	90-95
11	Errors resolution	96-100
12	Complaints resolution	101-107
13	Unsolicited personal visits and telephone calls	108-114
14	Records and compliance	115-118
15	Miscellaneous business requirements	119-129

PART 3	CONSUMER BANKING, CREDIT, ARREARS, AND CERTAIN OTHER FINANCIAL ARRANGEMENTS	
Chapter #	Chapter Topic	Regulations
1	Knowing the consumer and suitability – additional requirements	130-131
2	Additional information requirements	132-147
3	Additional post-sale information requirements	148
4	Advertisements	149-157
5	Additional miscellaneous business requirements for credit institutions and provision of credit	158-165
6	Additional requirements specific to mortgage business	166-194
7	Deposit agents	195-196
8	High Cost credit providers	197-218
9	Arrears - Mortgage debt secured by a mortgage borrower's primary residence	219-264
10	Arrears - debts of personal consumers, other than mortgage debt secured by a mortgage borrower's primary residence	265-279

11	Arrears – debts in relation to high cost credit agreements	280-285
12	Debt Management Firms	286-306
PART 4	INSURANCE	
Chapter #	Chapter Topic	Regulations
1	Preliminary	307
2	Additional business requirements	308
3	Premium handling	309-312
4	Differential Pricing	313-322
5	Automatic Renewals	323-327
6	Information about Insurance products specifically	328-339
7	Knowing the consumer and suitability – insurance specific provisions	340-341
8	Post-sale information requirements - information about insurance products	342-347
9	Premium rebates	348-352
10	Claims processing	353-368
PART 5	INVESTMENTS	
Chapter #	Chapter Topic	Regulations
1	Preliminary	369
2	Additional suitability requirements	370
3	Information about investment products	371-380
4	Advertisements	381-401
5	Product producer responsibilities	402-405
6	MiFID Article 3 services	406-417
PART 6	FINAL PROVISIONS AND REVOCATIONS	418-420

T: +353 (0)1 224 5800
E: publications@centralbank.ie
www.centralbank.ie



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem