



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Complaints Handling Procedure

October 2025

1. Introduction

The Central Bank of Ireland (the Central Bank) acknowledges that, from time to time, members of the public/customers¹ of the Central Bank may wish to make a complaint relating to a service they have received from the Central Bank or concerning their interaction with the Central Bank. This Complaints Handling Procedure (the procedure) sets out how the Central Bank will deal with such complaints, with the aim of ensuring that issues are dealt with appropriately. In this respect, the Central Bank is committed to having an effective complaints procedure, which reflects the needs, expectations and rights of both Complainants, and, where relevant, staff against whom a complaint has been made.

The Central Bank's [Customer Charter](#) is the Central Bank's public statement about the levels of service customers can expect when dealing with the various public services offered by the Central Bank. As set out in our Customer Charter, the Central Bank is committed to providing a professional, efficient and courteous service to all our customers. We want to know if the level of services received (as per our Customer Charter), or interactions with the Central Bank fall short of expectations. This procedure explains how to make a complaint to the Central Bank and how we will manage these complaints.

A related but separate [Complaints Procedure](#) is in place under Section 38 of the Disability Act 2005.

There are some issues that do not fall within the scope of this Complaints Handling Procedure and these are detailed below under "Out of Scope Complaints".

¹ Under the Central Bank's Customer Charter 'Customers' are defined as: those members of the public who interact with the Central Bank in order to receive a service.

One of the Central Bank's key principles is based on respecting and valuing each other as colleagues. We respectfully ask that Complainants treat our staff with dignity and respect at all times. We reserve the right to cease interactions with Complainants who do not adhere to this request. Any threats or abusive behaviour towards Central Bank staff will not be tolerated and, where appropriate, will be referred to An Garda Síochána.

2. What is a Complaint?

2.1 In Scope Complaints

This procedure is intended to address complaints from members of the public. For the purposes of this procedure, a complaint is defined as **an expression of dissatisfaction by a member of the public/customer of the Central Bank relating to a service they have received from the Central Bank, as defined in the Customer Charter, and/or concerning their interaction with the Central Bank.**

Complaints in relation to Fitness and Probity Gatekeeping Assessments

This procedure also addresses complaints by individuals in respect of whom an application has been submitted for approval of their fitness and probity to be appointed to a pre-approval controlled function. Where that individual has a concern about the conduct of the Central Bank in its gatekeeping assessment, irrespective of whether the application was withdrawn or their application was ultimately approved, that individual may submit a complaint using this procedure.²

2.2 Out of Scope Complaints

The following categories of complaints are not covered under this Complaints Handling Procedure:

- Complaints regarding **the conduct of financial service providers regulated by the Central Bank.** (Provision is made in the Central Bank (Supervision and Enforcement) Act 2013 and the Protected Disclosures Act 2014 to deal with such instances.)

² This element of the Complaints Procedure applies to such processes performed by the Bank from 1 January 2025.

- Complaints arising out of the Central Bank's alleged **failure to comply with data subject requests made under the Data Protection Act 1988 and 2003** (the "Data Protection Acts") or a **request for information under the Freedom of Information Act 2014** (the "FOI Act"). These matters will be considered under the Data Protection Acts and the FOI Act respectively.
- Subject to (2.1) above, complaints relating to the **implementation of the Central Bank's regulatory functions** or complaints relating to the manner in which entities are regulated and supervised by the Central Bank, including via the Central Bank's enforcement processes.
- Complaints in respect of **the operation of the Central Credit Register for which there is a remedy within the Credit Reporting Act 2013** which has not been fully exhausted/utilised (e.g. access to a credit report, amendment of inaccurate, incomplete or not up-to-date information, inclusion of an explanatory statement, inclusion of a notice of suspected impersonation).
- Complaints relating to **the Central Bank's relationships with its staff members**. Complaints of this nature are managed through a separate internal process.
- Complaints about **staff members concerning their actions in a previous employment capacity**.
- Complaints relating to a **contractual or commercial dispute** between the Central Bank and a supplier of the Central Bank.
- **Complaints previously considered** by the Central Bank, unless new facts have become known.
- Complaints **in respect of which legal proceedings by or against the Central Bank are in progress or have been completed**.
- Complaints relating to **conduct which has been referred to An Garda Síochána or which is the subject of investigation by An Garda Síochána**.
- Complaints **expressing no more than general dissatisfaction** with the Central Bank's policies or the exercise of, or failure to exercise, its discretion where no misconduct is alleged.
- Complaints that are deemed **unfounded, trivial, or vexatious**.

- Complaints **made more than 12 months after the Complainant became aware of the matters complained about**, unless the Complainant can demonstrate reasonable grounds for not raising the complaint at an earlier time.
- Complaints **where there is an alternative avenue or process** to raise the matters open to the Complainant, including the option to lodge an appeal with the Irish Financial Services Appeal Tribunal.

Where a complaint falls into one or more of the above categories, the Central Bank will advise the Complainant that their complaint is out of scope of this procedure.

3. Complaints: Receipt and Processing

All in scope complaints received, regardless of who they are addressed to, will be dealt with in accordance with the following process:

3.1 Processing of Complaint by Business Area

- The first step in seeking to resolve a complaint is at the local level (i.e. the business area that the complainant is engaged with).
- Complaints relating to the fitness and probity gatekeeping process will be assessed by an External Examiner³.
- Complaints can also be submitted to the Complaints Officer (e.g. where a member of the public is unsure of the business area to which the complaint relates). A complaint can be submitted to the Complaints Officer by email, phone or post.

Email: complaints@centralbank.ie

Telephone Number: +353 1 2246000

Address:

Complaints Officer
Internal Governance Division
Central Bank of Ireland
PO Box 559
New Wapping Street
North Wall Quay
Dublin 1
D01 F7X3

³ In some instances, it may be possible to resolve a complaint at the local level without the necessity for recourse to external examination.

- Complaints can also be submitted via the Central Bank's Website by submitting the [complaints form](#) (also attached at Appendix).
- In setting out their issues of concern, the Complainant should provide a description of the facts and circumstances, the details of the complaint itself and their name and contact details.
- Where the complaint is received by phone, the Complainant may be requested to confirm their complaint in writing.
- The Central Bank may contact the Complainant either in writing or by phone to request further information relating to the submitted complaint.
- Complainants may be requested to complete the Central Bank's Complaints Form (included as an Appendix to this Procedure). The [complaints form](#) is also available on the Central Bank's website.
- Where a complaint is deemed to fall outside the scope of this procedure, the Complainant will be advised within **five working days** that the complaint is out of scope.
- Where the complaint is within scope of this procedure, the Complainant will receive an acknowledgement of receipt of the complaint within **five working days**.
- A copy of this procedure will be made available to the Complainant.
- An individual against whom a complaint is made will be advised of the complaint and will be afforded an opportunity to respond to it.
- The complaint will be assessed and completed within **40 working days** of receipt of the original complaint. Efforts will be made to complete considerations sooner than that where possible. Where this timeframe cannot be achieved, the Complainant will be informed of the anticipated timeframe within which consideration of the complaint will be concluded.
- On conclusion of the assessment, the Complainant will be provided with a response to the complaint.

3.2 Examination of Complaint

- The Central Bank seeks to resolve complaints at a local level in the first instance (i.e. with the business area the complainant has been dealing with). Complaints are referred in the first instance to the local business area. Where a Complainant has raised a complaint and remains unhappy with the response received, the Complainant can

submit a request for an examination of the complaint to the Complaints Officer (in the case that the complaint has been dealt with initially at the local business area).

- Requests for the examination of a complaint must be submitted to the Complaints Officer by the Complainant within 20 working days of the original response having been issued.
- Requests for examination of a complaint should be submitted by email, phone or letter to the Complaints Officer.
- The Complainant should state the reasons as to why they are seeking the examination by the Complaints Officer, or where requested by the Complaints Officer, provide any documentation relevant to the examination of the complaint.
- The Complaints Officer will determine whether the request for an examination is merited and the decision will be communicated to the Complainant.
- Where the Complaints Officer determines that an examination is not merited, the Complainant will be informed. In this instance, there is no further recourse available to the Complainant under this procedure.
- Where the Complaints Officer determines that an examination is merited, depending on the issues for consideration, the examination will be undertaken by the Complaints Officer or by the Head of Internal Audit or their nominee (the Internal Examiner).
- The Examiner may contact the Complainant either in writing or by phone to request further information relating to the examination.
- The examination will be completed as expeditiously as possible. Complainants will receive an update on their examination after 40 working days, where an examination has not been concluded within that timescale.
- On conclusion of the examination, the Complainant will be provided with a response by the Complaints Officer.

4. Complaints: Appeals

Appeals in respect of examination by an Internal Examiner will be dealt with in accordance with the following process:

- Where a Complainant is dissatisfied with the outcome of the examination by the Internal Examiner, they can appeal it.

- Requests for an appeal must be submitted by the Complainant within 20 working days of the response to the examination having been issued by the Complaints Officer.
- The request shall be submitted in writing to the Complaints Officer and can include additional information that the Complainant believes would support their appeal.
- The Complaints Officer will refer the request for appeal to a more senior member of staff of the Central Bank who will determine whether an appeal is merited.
- Where it is determined that an appeal is merited, the senior member of staff will appoint a suitably independent person who may be another member of staff (at an appropriate level) to conduct the appeal.
- The decision on whether an appeal is accepted will be communicated to the Complainant by the Complaints Officer.
- Where an appeal is not accepted, the Complainant will be informed by the Complaints Officer. There is no further recourse available to the Complainant under this procedure.
- Where an appeal is accepted, it will involve a reconsideration of the complaint, taking into account any additional information that may be provided by the Complainant or requested of the Complainant.
- The appeal will be concluded as expeditiously as possible. Complainants will receive an update on their appeal after **40 working days** where an appeal has not been concluded within that timescale.
- The findings of the appeal will be communicated to the Complainant in writing. There is no further appeal under this procedure.
- Where a complaint has been reviewed by an External Examiner, there is no further recourse to appeal given the matter has been considered externally in this way.

5. Procedure Review & Reporting

- This procedure will be kept under review by the Central Bank and updated as necessary. The date on this procedure is the most recent date on which it was updated.
- The Audit Committee of the Central Bank Commission receives an annual report on complaints.

- The Central Bank shall publish in its annual report, on an annual basis, an anonymised report on the number of complaints considered and, where relevant, a high-level overview of the nature of complaints considered.

Appendix

COMPLAINT FORM

Please note that a complaint is defined as **an expression of dissatisfaction by a customer of the Central Bank relating to a service they have received from the Central Bank, as defined in the Customer Charter, and/or concerning their interaction with the Central Bank.** Issues falling outside the scope of this definition will not be dealt with under this process.

The first step in seeking to resolve a complaint is at the local level (i.e. the business area that the complainant is engaged with). Complaints can also be submitted to the Complaints Officer (e.g. where a member of the public is unsure of the business area to which the complaint relates). A complaint can be submitted to the Complaints Officer by email, phone or post.

Email: complaints@centralbank.ie

Telephone Number: +353 1 2246000

Address:

Complaints Officer
Internal Governance Division
Central Bank of Ireland
PO Box 559
New Wapping Street
North Wall Quay
Dublin 1
D01 F7X3

Please complete this form fully. If you cannot complete a field, please insert 'unknown' or 'N/A'.

Fields marked with an asterisk (*) require completion in order to process a complaint.

The Central Bank is committed to protecting and respecting your privacy. For information on how the Central Bank handles your personal data, please read [the Central Bank's Data Protection Privacy Notice](#) before completing the Complaint form.

COMPLAINANT – PERSONAL DETAILS

First Name*

Last Name*

Contact Details*

Email

Please note that email is our preferred method of communication for routine correspondence.

Address

Address Line 1	
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Address Line 2	
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Address Line 3	
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Address Line 4	
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Country	
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Eircode / Postcode	
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Phone Number

DETAILS OF COMPLAINT

Area / function dealt with

Date of incident

Name of individual(s) (where relevant) that this complaint relates to

Please set out details of the complaint

Please note that additional supporting information can be attached to this complaint.

Have you previously made a complaint on this issue to the Central Bank of Ireland?

- **Yes** ☐
- **No** ☐

If Yes, please provide details

Date



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E: complaints@centralbank.ie
www.centralbank.ie



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