



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Access to Cash Local Deficiency Guidelines

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Preface

Under the Finance (Provision of Access to Cash Infrastructure) Act 2025 (the Act)¹ the Central Bank of Ireland (the Central Bank) is required, within 12 months of the commencement of Section 8 of the Act, to prepare and publish guidelines (the Guidelines) to supplement the framework for “local deficiencies” set down in Section 7 of the Act.

The framework for local deficiencies provides a mechanism to identify and address situations where cash access may be inadequate despite compliance with the access to cash (ATC) criteria². The Act allows the Central Bank to make a determination that there is a local deficiency or that there is reasonably likely to be a deficiency that limits access to cash infrastructure. If a determination is made that there is a local deficiency, the Act requires the Central Bank to make a further determination as to whether it is appropriate and proportionate that the local deficiency be remedied.

Introduction

This section gives an overview of the content of the Guidelines and explains their role.

Purpose and Structure of Guidelines

1. The Guidelines detail how the Central Bank will implement its responsibilities with respect to the operation of the local deficiency framework and how individuals and micro, small or medium enterprises (SMEs) that wish to rely on this framework

¹ Finance (Provision of Access to Cash Infrastructure) Act 2025, available to view [here](#)

² The Minister for Finance has specified access to cash (ATC) criteria to ensure the continued provision of sufficient and effective access to cash infrastructure for individuals and micro, small or medium-sized enterprise (SMEs).

must engage with the Central Bank. In particular, the Guidelines set out the Central Bank's processes in relation to notifications, assessments, and determinations in respect of local deficiencies in access to cash infrastructure in any part of a NUTS 3 region³.

2. The Guidelines contain the following sections:
 - ❖ Introduction
 - ❖ Overview of the ATC legislation
 - ❖ Notification: Information to be provided
 - ❖ Notification: Manner of assessing a notification
 - ❖ Determination: Manner of making a local deficiency determination
 - ❖ Determination: Circumstances in which a determination to remediate may be made

Effect and Application

3. The Guidelines are effective from 30th June 2026 (date of publication of finalised Guidelines). From that date, the Guidelines will apply in the manner provided for in Section 7 of the Act.

Legal Basis

4. Under the Act, the Central Bank is required, within 12 months of the commencement of Section 8 of the Act, to prepare and publish the Guidelines to supplement the framework for local deficiencies set down in Section 7 of the Act.

³ "NUTS 3 region" means a geographical area in the State that is classified as NUTS level 3 in accordance with Regulation (EC) No. 1059/2003 of the European Parliament and of the Council of 26 May 2003 on the establishment of a common classification of territorial units for statistics (NUTS).

5. Insofar as the Guidelines apply to the information to be provided when making a notification determination, they are prescribed pursuant to Section 8 (1) (b) of the Act.
6. Insofar as the Guidelines apply to the manner in which the Central Bank shall assess a notification made, they are prescribed pursuant to Section 8 (1) (c) of the Act.
7. Insofar as the Guidelines apply to the manner in which the Central Bank will make a determination of a local deficiency, they are prescribed pursuant to Section 8 (1) (a) of the Act.
8. Insofar as the Guidelines apply to the Central Bank's determination of whether it is appropriate and proportionate that a local deficiency be remedied, they are prescribed pursuant to Section 8 (1) (d) of the Act.

Interpretation

9. The Central Bank may amend the Guidelines from time to time.
10. In the Guidelines, unless a contrary intention appears:
 - ❖ A word or expression used in the Guidelines has the same meaning in the Guidelines as it has in the Act.
 - ❖ A reference to the singular includes a reference to the plural, and a reference to the plural includes a reference to the singular.
 - ❖ A reference to the Guidelines is to these Local Deficiency Guidelines.
 - ❖ A reference to the Glossary is to the Glossary of terms and statutes included in the Appendix A of the Guidelines.
 - ❖ The Glossary provides further explanation of terms and abbreviations for statutes used in the Guidelines.

Overview of the ATC legislation

11. The Finance (Provision of Access to Cash Infrastructure) Act 2025 (the Act) commenced on 30 June 2025.⁴ The Act aims to ensure, amongst other things, that there is sufficient and effective access to cash infrastructure in the State, and that any future changes to the cash infrastructure will be managed in a fair, orderly, transparent and equitable manner for all stakeholders.
12. Section 7 of the Act outlines the requirements for the Central Bank to receive notifications, assess, and make determinations on local deficiencies in cash infrastructure in any part of a NUTS 3 region. It allows the Central Bank to make a determination, either on its own initiative or based on notifications made to it, that there is a deficiency which limits access to cash infrastructure for individuals or SMEs, or there is reasonably likely to be a deficiency which limits access to cash infrastructure. Where a local deficiency determination is made, the Act requires that the Central Bank make a further determination as to whether it is appropriate and proportionate that the local deficiency concerned be remedied.
13. Local deficiencies are cases where, although the ATC criteria are being met, localised difficulties with access to cash infrastructure arise. Reasons for these difficulties may vary, and may arise from, for example, difficult access to infrastructure because of a river, lake, motorway, or railway line that means increased travel times. A deficiency could also arise from large scale increases in population due to several large housing schemes coming on stream within a short period.

⁴ Finance (Provision of Access to Cash Infrastructure) Act 2025, available to view [here](#)

14. Section 8 of the Act requires the Central Bank to make Guidelines in relation to—
- (a) the manner in which the Bank shall make a determination under Section 7 (1) of the Act,
 - (b) the information to be provided to the Bank when making a notification under Section 7 (2) of the Act,
 - (c) the manner in which the Bank shall assess a notification made under Section 7 (2) of the Act, and
 - (d) the circumstances in which a determination may be made under Section 7 (4) of the Act.

For information, Sections 7 and 8 of the Act are detailed in Appendix B.

Notification: Information to be provided

15. The Act, and the Central Bank, recognise the value of local insights and experience in identifying a potential local deficiency. Section 7 (2) of the Act facilitates notifications to the Central Bank for this purpose.
16. The Central Bank is required to prepare Guidelines on the information to be provided when making a notification under Section 7 (2).
17. A notification can be submitted to the Central Bank by any individual, company, organisation or body (the Notifier) in relation to any locality in the State.
18. The Notifier will need to provide information about the locality, the perceived access to cash deficiency and the existing cash facilities in order for the Central Bank to conduct a local deficiency assessment.

19. The Notifier will be required to provide contact details as the Central Bank may need to contact the Notifier to seek additional information or clarity on the information submitted.
20. Information on the location, number and hours of availability of ATMs and cash service points (CSPs) in a locality is available on the Central Bank website. Prior to submission, the Notifier will be expected to review information relating to the existing cash infrastructure in the relevant local area.
21. Having considered the information relating to the existing cash infrastructure in the relevant local area, should the Notifier wish to proceed with notifying the Central Bank about a local deficiency in their area, they will continue to complete the online notification form for the collection of relevant information.
22. Persons who may require assistance with submitting a notification through the online process, can telephone the Central Bank who will populate the notification form with the required information on their behalf.
23. The Central Bank will ensure that people who wish to submit a notification through Irish will be accommodated.
24. The information to be provided to the Central Bank when making a notification under Section 7 (2) is as follows:

TABLE 1: CONTACT DETAILS

Contact Details Required	Collection Format
Contact Name	Standard character entry
Contact email address	Standard character entry
Contact phone number	Standard character entry

25. The following information will be required when completing the notification form:

TABLE 2: INFORMATION REQUIRED

Information Required	Collection Format
Eircode of specific location in local area where potential local deficiency exists	Eircode required
Confirmation of having reviewed information on the availability of cash infrastructure in their locality	Tick-box
Notifier type – individual, company, body/organisation, SME	Tick-box
Self-notification or submitting on behalf of someone else	Tick-box
Reason for potential local deficiency (see Table 3 below)	Tick-box (single) / (multiple)
Text box to provide context about the <i>locality</i> and why there is a local deficiency (see Table 4 below).	Free text entry (character limit)
Text box to provide context about the nearby <i>cash facilities</i> (see Table 4 below).	Free text entry (character limit)
Text box to provide context about the <i>cash service needed</i> (see Table 4 below).	Free text entry (character limit)

26. The following supports will be available within the notification form to assist:

TABLE 3: REASON FOR LOCAL DEFICIENCY (DROPDOWN BOX)

Dropdown – Reason for potential local deficiency (dropdown – can choose multiples)

Closure of cash service points
 Closure of ATM
 Proposed closure of cash service point
 Proposed closure of ATM
 Reduced opening hours of cash service points
 Reduced hours of access to an ATM
 Population growth
 Travel and/ or geographic factors
 Other (use text box for additional info)

27. The free text information boxes will be accompanied by question prompts to guide the Notifier on the type of information required to ensure that the information provided is sufficient and relevant. Specific and detailed information will assist the local deficiency assessment. Text boxes will have a character limit to encourage the Notifier to be concise and

appropriate in the information supplied e.g. 2,000 characters per text box.

TABLE 4: SAMPLE PROMPTS FOR FREE TEXT INFORMATION

Context about the locality
What is the approximate number of shops in the locality?
Has the population increased recently (e.g. due to new housing developments)?
Are there other changes directly impacting the cash infrastructure in the locality?
Context about nearby cash facilities
Where do you currently withdraw and / or lodge cash?
What issues are there accessing cash in your local area?
Have cash facilities been withdrawn recently? Please provide exact detail – address or location of the CSP, post office or ATM.
Why do the existing cash facilities not meet your cash access needs?
Have there been recent changes making it more difficult to access cash?
Context about the cash service needed
How often do you need to withdraw and / or lodge cash?
Explain if you need the ability to lodge banknotes.
Explain if you need the ability to lodge coins.
Explain if you need the ability to withdraw banknotes.
Explain if you need the ability to withdraw coins.

Notification: Manner of assessing a notification

28. The Central Bank is required to prepare Guidelines on the manner in which it shall assess a notification made under Section 7 (2).

Notification received

29. Once a local deficiency notification has been received by the Central Bank, a case will be created with a unique submission reference. A receipt confirmation will be issued by email to the Notifier with the unique submission reference to acknowledge receipt. The Notifier will receive further updates during the

assessment process. For any future queries or engagement with the Central Bank, the Notifier should quote the unique submission reference.

30. The Central Bank will publish certain information on its website in respect of notifications received so that the Notifier (and other stakeholders) are aware that a local deficiency notification has been submitted for a specific area. We will also publish information relating to the status of the notification e.g. notification received and under consideration. The information published will not contain any information in relation to the Notifier's identity and will only refer to the relevant local area of the Notification and the status of the notification received.

Data validation / Central Bank review

31. The Central Bank will assess if the information provided by the Notifier is sufficient to progress the notification to the local deficiency assessment process.
32. The Central Bank will review the information provided to ensure that the form is complete and to determine whether the notification will continue through to the local deficiency assessment process.
33. The Central Bank will review the information provided in relation to the potential local deficiency, in order to ensure that relevant information has been provided in relation to the locality, the perceived access to cash deficiency, and, the existing cash facilities.
34. The Central Bank will decide that a notification does not continue through to the local deficiency assessment process, where the information provided is insufficient to allow us to make a determination as to the presence or likelihood of a local deficiency, e.g. meaningful or relevant information has not been

provided in respect of the locality, the cash service needed and the existing cash facilities.

35. If the Central Bank decides that there is insufficient information to allow the Central Bank to make a determination, the Central Bank will contact the Notifier and explain that the information has been insufficient and allow a specified period of time for the notifier to provide additional information.
36. If the Central Bank decides that it cannot make an assessment on the basis of the information submitted, it will then close the case, update the notification status on the website, and inform the Notifier that the notification has not been progressed. Notifiers may submit further notifications.
37. All notifications received containing sufficient information to allow the Central Bank to make a determination as to the presence or likelihood of a local deficiency will progress to be fully assessed in this regard.

Determination: Manner of making a local deficiency determination

38. The Central Bank is required to prepare Guidelines in relation to the manner in which it shall make a local deficiency determination.
39. We will undertake a local deficiency assessment in order to inform the local deficiency determination.
40. Where a Notifier submits a local deficiency request in respect of a locality and we have already received a separate notification in respect of the same or adjacent locality, which is under consideration, these notifications may be linked to the same local deficiency assessment and assessed collectively.

41. If the notification can be linked to a locality of an already determined local deficiency assessment, this will be considered as part of the assessment.

Locality

42. The Central Bank has aligned its considerations of “local” and “locality” with the Central Statistics Office (CSO) and established national statistical boundaries. These boundaries are defined, accepted and statistically well understood (such as NUTS 3 regions, Counties, Electoral Divisions, Small Areas, etc.).
43. The Central Bank will use information from Electoral Divisions (EDs) and Small Areas (SAs) to inform its local deficiency determination as these areas can be considered to generally reflect communities and as such allow for any given assessment of a locality to be considered in the context of a specific community. This information will then be combined with specific information and factors received through the notification process and any other information available to the Central Bank.

Manner in which the Central Bank will make a determination

44. The Central Bank will consider each of the specific matters set out in Section 7 (5) (a)-(h) of the Act in undertaking a local deficiency assessment and assess their relevance for each case.
45. The Central Bank can also consider other matters that it considers may be relevant as per Section 7 (5) (i) of the Act.

Matters to be considered: approach

46. For the purposes of the Guidelines, a Cash Infrastructure Point (CIP) is to be considered an ATM, or, a CSP (i.e. a CIP is one ATM or one CSP).

47. The table below illustrates the minimum requirements in terms of service provision. For example, an ATM only requires banknote withdrawal services, whereas a CSP requires that all five services be provided.

Services	Cash Infrastructure Point (CIP)	
	ATM	Cash Service Point (CSP)
Requires banknote withdrawal services	✓	✓
Requires banknote lodgement services	✗	✓
Requires coin withdrawal services	✗	✓
Requires coin lodgement services	✗	✓
Requires in-person assistance	✗	✓

48. The Central Bank will evaluate the locality in question for proximity, availability and population coverage of CIPs. The table below sets out each of the matters that will be assessed for relevance and that may be considered in the local deficiency assessment. This information will support the development of a profile of the locality for assessment purposes.

TABLE 5: MATTERS THAT MAY BE CONSIDERED

Matters that may be considered (Section 7 (5) (a)-(i))	Central Bank: Assessment approach
a) The number of people impacted or likely to be impacted by the local deficiency concerned;	We will address this by using the national statistical boundaries based on the Eircode provided by the Notifier. The size of the population in a given locality is a key factor and the Central Bank will use CSO information for this purpose.
b) The number of ATMs, the number of cash service points and the cash demand, in the part of the NUTS 3 region concerned, prior to the local deficiency arising;	The Central Bank is required to monitor the location, number and hours of availability of ATMs and cash service points in each NUTS 3 region. We require certain firms to provide this information in accordance with our powers under the Act.
c) The current number of ATMs, the current number of cash service points and the current cash demand, in the part of the NUTS 3 region concerned ("the first mentioned part") and in any other part of the NUTS 3 region concerned or of any	

Matters that may be considered (Section 7 (5) (a)-(i))	Central Bank: Assessment approach
other NUTS 3 region, adjacent to the first-mentioned part;	
d) The hours of availability of cash infrastructure in the part of the NUTS 3 region concerned (“the first-mentioned part”) and in any other part of the NUTS 3 region concerned or of any other NUTS 3 region, adjacent to the first-mentioned part;	
e) Travel and geographic factors;	<p>These will be addressed by the Central Bank considering the distance by road network of the locality in question to the nearest CIP (ATM & CSP). The Central Bank proposes to calculate distances to CIPs based on the road distance from the centre of the locality to a given CIP. This approach is based on the principle that a deficiency is not assessed on the basis of the location of an individual but is assessed based on a community as a whole.</p> <p>The distance to the <i>next</i> nearest CIP will also be considered in the context of the additional distance a person may need to travel if the closest service is unavailable.</p> <p>The Central Bank may also consider local geography including travel time to the nearest (and next nearest) CIP.</p>
f) Demographic factors applicable to the persons impacted by the local deficiency;	<p>The Central Bank will consider relevant publicly available data e.g. Pobal’s HP Deprivation Index of the locality where the potential local deficiency has being notified.⁵</p> <p>There is further demographic detail available to the Central Bank from the</p>

⁵ Pobal works on behalf of Government to support communities and local agencies toward achieving social inclusion and development. The Pobal HP Deprivation Index (Haase and Pratschke, 2017) is the core index for the Republic of Ireland. The Pobal HP Deprivation Index shows the level of overall affluence and deprivation of areas and is updated for each census. [Pobal HP Deprivation Index Launched - Pobal](#)

Matters that may be considered (Section 7 (5) (a)-(i))	Central Bank: Assessment approach
	CSO's interactive map ⁶ that can be used as part of the assessment.
g) The impact of the local deficiency on financial inclusion;	Having affordable, timely and adequate access to cash services will be considered by a combination of factors (including d) to f) above).
h) The likely cost of taking any measures to remedy the local deficiency;	The likely costs will be considered on a case by case basis.
(i) such other matters as the Bank considers appropriate for the purposes of making a determination under subsection (1) or (4), as the case may be.	The Central Bank will use any other available information at its disposal depending on the circumstances and the particular notification, e.g. there may be relevant SME information that influences the assessment (which would differ from an individual persons circumstances). The Central Bank may also seek additional information from the designated entities, An Post and other ATM Operators.

49. The Central Bank will consider any or all of the criteria above as it deems appropriate in the circumstances to determine the existence of, or reasonable likelihood of, a local deficiency.
50. The Central Bank will make a determination that either;
- (a) Yes. Following local deficiency assessment, a deficiency in access to cash infrastructure exists or is reasonably likely to exist, or
 - (b) No. Following local deficiency assessment, a deficiency in access to cash infrastructure does not exist or is not reasonably likely to exist.
51. Where the Central Bank makes a determination that a local deficiency exists, it is required to proceed to assess if it is

⁶ [Interactive Data Visualisations | CSO Ireland](#)

appropriate and proportionate that the local deficiency concerned be remedied.

52. Where the Central Bank makes a determination that a local deficiency does not exist or is not reasonably likely to exist, no further action on behalf of the Central Bank or the designated entities is necessary.
53. Where the Central Bank makes a determination that a local deficiency does not exist, it will update the notification status on the website and advise the Notifier that the case is closed.

Determination: Circumstances in which a determination to remediate may be made

54. The Central Bank is required to prepare Guidelines in relation to the circumstances in which it shall make a determination as to whether it is appropriate and proportionate that the local deficiency concerned be remedied.
55. Where a local deficiency in access to cash has been determined, the Central Bank will consider if it is appropriate and proportionate that the local deficiency concerned be remedied.
56. The Central Bank will consider the following in undertaking its assessment:
 - a. If the issue is temporary, it may not be proportionate to proactively address as it will resolve itself;
 - b. If the Central Bank has received a notification that new cash infrastructure is planned which will address the deficiency;
 - c. Any other matters that may arise and which the Central Bank considers relevant for the purposes of making a determination.

57. For the purposes of this assessment, the Central Bank will consider any or all of the factors referred to in Table 5 (“Matters that may be considered (Section 7 (5) (a)-(i))”) as appropriate in the circumstances.
58. The Central Bank will proceed to engage with the designated entities for remediation, as set out in the Act, where it makes a determination that it is appropriate and proportionate that the local deficiency concerned be remedied.
59. The Central Bank will update the notification status on its website and advise the Notifier that the case is progressing.

Appendix A – Glossary

The following terms and definitions are prescribed in the Finance (Provision of Access to Cash Infrastructure) Act 2025. Additional terminology necessary for the interpretation of the Local Deficiency Framework has been included.

Term	Definition	Reference: the Act (or N/A)
Access to cash criteria	“access to cash criteria” has the meaning given to it by section 5	Part 1, Section 2
ATM	“ATM” means automated teller machine	Part 1, Section 2
ATM deployer	“ATM deployer” means a person who – provides cash withdrawal services from one or more than one ATM that is operated by the person and by whom, or on whose behalf, the ATM or ATMs are stocked with banknotes	Part 1, Section 2
ATM operator	“ATM operator” means – an ATM deployer, or a payment services provider referred to in subparagraph (a), (b), (c), (f), (g), (h), (i) or (k) of Regulation 6(1) of the Regulations of 2018 which owns and operates one or more than one ATM	Part 1, Section 2
Automated teller machine	“automated teller machine” means an electromechanical device that allows for the withdrawal of banknotes from an account	Part 1, Section 2
Central Bank	“Central Bank” means the Central Bank of Ireland	N/A
Cash	“cash” means banknotes and coins	Part 1, Section 2
Cash demand	“cash demand” means the total value of cash withdrawal transactions, as published by the Bank under section 7 or as provided to the Bank under section 13, from either or both of the following:	Part 1, Section 2

Term	Definition	Reference: the Act (or N/A)
	ATMs Cash service points	
Cash infrastructure	“cash infrastructure” means ATMs and cash service points	Part 1, Section 2
Cash service	“cash service” means any service by which cash may be deposited and withdrawn by individuals and SMEs, to or from an account, and in-person assistance is available in connection with that service	Part 1, Section 2
Cash service point	“cash service point” means a location at which cash services are provided by or on behalf of a designated entity	Part 1, Section 2
Current account	“current account” means an account held with a credit institution by means of which one or more than one named person may— (a) deposit or receive funds, (b) withdraw or transfer funds, and (c) execute and receive payment transactions to and from third parties, including the execution of credit transfers	Part 1, Section 2
Designated entity	“designated entity” shall be construed in accordance with section 10	Part 1, Section 2
Guidelines	“guidelines” has the meaning given to it by section 8	Part 1, Section 2
Local deficiency	“local deficiency” has the meaning given to it by section 7	Part 1, Section 2
Minister	“Minister” means the Minister for Finance	Part 1, Section 2
Normal hours of operation	“normal hours of operation” has the meaning given to it by section 32 (1) (d) (i)	Part 1, Section 2
NUTS 3 region	“NUTS 3 region” means a geographical area in the State that is classified as NUTS level 3 in accordance with Regulation	Part 1, Section 2

Term	Definition	Reference: the Act (or N/A)
	(EC) No. 1059/ 2003 of the European Parliament and of the Council of 26 May 2003 on the establishment of a common classification of territorial units for statistics (NUTS), as amended from time to time	
Personal data	“personal data” has the meaning it has in the Data Protection Regulation; “Data Protection Regulation” means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation)	Part 2, Section 6
Quarter	“quarter” means a period of 3 months ending on 31 March, 30 June, 30 September or 31 December in any year	Part 1, Section 2
SME	“SME” means a micro, small or medium-sized enterprise which employs fewer than 250 persons and which has either or both of the following: an annual turnover not exceeding €50 million: an annual balance sheet total not exceeding €43 million	Part 1, Section 2

Appendix B – Section 7 & 8 of the Finance (Provision of Access to Cash Infrastructure) Act 2025

Local deficiencies

7. (1) The Bank may, subject to subsection (3), on its own initiative or having assessed any notification made to it under subsection (2), make a determination that, in any part of a NUTS 3 region—

(a) there is a deficiency which limits access to cash infrastructure for individuals or SMEs, or

(b) there is reasonably likely to be a deficiency which limits access to cash infrastructure for individuals or SMEs, whether or not the access to cash criteria for the NUTS 3 region concerned are complied with (in this Act referred to as a “local deficiency”).

(2) A person may notify the Bank, in writing, where the person is of the opinion that, in any place specified in the notification—

(a) there is a deficiency which limits access to cash infrastructure for individuals or SMEs, or

(b) there is reasonably likely to be a deficiency which limits access to cash infrastructure for individuals or SMEs.

(3) For the purposes of making a determination under subsection (1), the Bank shall, in accordance with the guidelines—

(a) assess any notification made to it under subsection (2), and

(b) have regard to any or all of the matters referred to in subsection (5) as it considers may be appropriate in the circumstances.

(4) Where the Bank makes a determination under subsection (1)(a), the Bank shall make a determination, in accordance with the guidelines, having regard to any or all of the matters referred to in subsection (5) as it considers may be appropriate in the circumstances, as to whether it is appropriate and proportionate that the local deficiency concerned be remedied.

(5) The matters referred to in subsections (3)(b) and (4) shall include the following:

- (a) the number of people impacted or likely to be impacted by the local deficiency concerned;
- (b) the number of ATMs, the number of cash service points and the cash demand, in the part of the NUTS 3 region concerned, prior to the local deficiency arising;
- (c) the current number of ATMs, the current number of cash service points and the current cash demand, in the part of the NUTS 3 region concerned (“the first mentioned part”) and in any other part of the NUTS 3 region concerned or of any other NUTS 3 region, adjacent to the first-mentioned part;
- (d) the hours of availability of cash infrastructure in the part of the NUTS 3 region concerned (“the first-mentioned part”) and in any other part of the NUTS 3 region concerned or of any other NUTS 3 region, adjacent to the first-mentioned part;
- (e) travel and geographic factors;
- (f) demographic factors applicable to the persons impacted by the local deficiency;
- (g) the impact of the local deficiency on financial inclusion;
- (h) the likely cost of taking any measures to remedy the local deficiency;
- (i) such other matters as the Bank considers appropriate for the purposes of making a determination under subsection (1) or (4), as the case may be.

(6) The Bank shall specify on a website maintained by it or on its behalf the form and manner in which a notification shall be made to it under subsection (2) and, subject to the guidelines, the information that shall accompany the notification.

Guidelines

8. (1) The Bank shall, within 12 months of the commencement of this section, having regard to the matters referred to in section 7 (5),

prepare guidelines (in this Act referred to as “the guidelines”) in relation to—

- (a) the manner in which the Bank shall make a determination under section 7 (1),
- (b) the information to be provided to the Bank when making a notification under section 7 (2),
- (c) the manner in which the Bank shall assess a notification made under section 7 (2), and
- (d) the circumstances in which a determination may be made under section 7 (4).

(2) For the purposes of the preparation of the guidelines, the Bank shall consult with—

- (a) the Minister,
- (b) the designated entities,
- (c) one or more than one body representing the interests of consumers,
- (d) one or more than one body representing the interests of persons with disabilities,
- (e) one or more than one body representing the interests of elderly persons,
- (f) one or more than one body representing the interests of SMEs, in particular in the retail and hospitality sectors, and
- (g) such other persons as it considers appropriate for those purposes.

(3) The Bank shall publish the guidelines on a website maintained by it or on its behalf.



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