**Central Bank of Ireland**

**ABS Eligibility Assessment Application Form 5 August 2019**

**Relevant Legal Framework:**

Asset-backed securities (**ABS**) must satisfy certain eligibility criteria and comply with certain loan-level data reporting requirements before they may be used as collateral in Eurosystem credit operations. These criteria and requirements are laid down in the following legal acts, which are published on the [ECB’s website](http://www.ecb.europa.eu/ecb/legal/1002/1014/html/index-tabs.en.html):

I. Guideline (EU) 2015/510 of the European Central Bank of 19 December 2014 on the implementation of the Eurosystem monetary policy framework (General Documentation Guideline) (ECB/2014/60), as amended (the ‘**ECB General Documentation Guideline**’); and

II. Guideline of the European Central Bank of 9 July 2014 on additional temporary measures relating to Eurosystem refinancing operations and eligibility of collateral and amending Guideline ECB/2007/9 (recast) (ECB/2014/31), as amended (the ‘**ECB Additional Temporary Measures**’),

together, the ‘**Relevant Legal Framework**’, as the same may be amended and/or supplemented from time to time.

**ABS Eligibility Assessment Application:**

ABS may be submitted to the Central Bank of Ireland (the ‘**Bank**’) to assess their compliance with the eligibility criteria referred to above. Before the Bank can conduct its assessment, it must be provided with the following:

(i) a properly and fully completed ABS eligibility assessment application form (the ‘**Form**’), dated and signed by a duly authorised representative of the applicant;

(ii) a cover letter on the applicant’s letterhead, signed by a duly authorised representative of the applicant, confirming that the information provided in the Form is true and correct; and

(iii) all other documentation and information requested in the Form.

Applicants must email each of the above to [eligibleassets@centralbank.ie](https://edrms.cbfsai.local/otcsdav/nodes/23926237/mailto%3Aeligibleassets%40centralbank.ie).

Applicants should note the following:

(a) only the most up-to-date version of the Form will be accepted (please check the [Bank’s website](https://www.centralbank.ie/monetary-policy/policy-implementation/collateral-framework/eligibility-criteria-for-abs) for the most up-to-date version in advance of your application);

(b) where reference is made to a relevant document (e.g., the prospectus, legal opinion, etc.) which evidences your answer/satisfaction of a particular eligibility criterion, the specific page number and paragraph must be cited (e.g., ‘please see prospectus’ will not suffice);

(c) documentation provided must be the final version and in PDF (i.e., no draft documents);

(d) the Bank’s assessment shall not be commenced, nor should it be considered as having been commenced, until such time as the Bank is in receipt of each of the above items and compliance with the loan-level data reporting requirements is evidenced; and

(e) pursuant to Article 79 of the ECB General Documentation Guideline, ‘*The Eurosystem shall reserve the right to request from any third party it considers relevant, including but not restricted to, the issuer, the originator and/or the arranger, any clarification and/or legal confirmation that it considers necessary to assess the eligibility of ABSs and with regard to the provision of loan-level data. If a third party fails to comply with a particular request, the Eurosystem may decide not to accept the ABSs as collateral or may decide to suspend the eligibility of such collateral.*’

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| **Part 1** | **Overview** | | |
| **Section 1** | **General aspects** | **Please answer via the drop-down boxes or, where applicable, by providing the requested information** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **1.1** | What is the name of the issuer? |  |  |
| **1.2** | Which tranche(s) is/are eligibility being sought for? |  |  |
| **1.3** | What is/are the ISIN code(s)? |  |  |
| **1.4** | What is the issuance date of the ABS? |  |  |
| **1.5** | What is the legal maturity date of the ABS? |  |  |
| **1.6** | In accordance with Article 63 of the ECB General Documentation Guideline, do the ABS have acceptable coupon structure(s)? | yes/no |  |
| 1. Please provide a description of the coupon structure(s) |  |  |
| 1. Please provide details on any changes to the coupon structure(s) over the lifetime of the ABS |  |  |
| 1. Please indicate the coupon frequency and the first coupon payment date(s) |  |  |
| 1. Does the coupon structure have any issuer optionality (in this regard, we refer you to Article 63(5) of the ECB General Documentation Guideline)? | yes/no |  |
| **1.7** | What is the currency of denomination of the tranche(s)? |  |  |
| **1.8** | In accordance with Article 66 of the ECB General Documentation Guideline, are the ABS issued in the EEA with a central bank or with an eligible SSS (as defined in Article 2(25b) of the ECB General Documentation Guideline)? | yes/no |  |
| If yes, please identify the relevant entity. |  |  |
| **1.9** | Regarding the form of the notes (in this regard, we refer you to Annex XI to the ECB General Documentation Guideline): | | |
| 1. if bearer, are they new global note compliant? | answer |  |
| 1. if registered, are they new safekeeping structure compliant? | answer |  |
| **1.10** | In accordance with Article 67 of the ECB General Documentation Guideline, are the ABS: | | |
| 1. transferable in book-entry form? | yes/no |  |
| 1. held and settled in the euro area through an account with an NCB or an eligible SSS? | yes/no |  |
| If yes, please identify the relevant entity. |  |  |
| 1. if the CSD/SSS where the asset is issued and the CSD/SSS where the asset is held are not identical, are the two connected by an eligible link (in this regard, we further refer you to (i) the definition laid down in Article 2(25a) of the ECB General Documentation Guideline and (ii) Article 150 of the ECB General Documentation Guideline)? | answer |  |
| If yes, please identify the relevant entity. |  |  |
| **1.11** | With regard to Article 68 of the ECB General Documentation Guideline, are the ABS admitted to trading on the Main Securities Market of the Irish Stock Exchange (which operates under the trading name Euronext Dublin)? | yes/no |  |
| **1.12** | With regard to Article 69 of the ECB General Documentation Guideline, are the ABS guaranteed by an investment fund (as defined in Article 2(46b) of the ECB General Documentation Guideline)? |  |  |
| **1.13** | What ratings did the ABS achieve at issuance? |  |  |
| **1.14** | What are the current ratings? |  |  |
| **1.15** | Are the ratings publicly available and the ISIN(s) identifiable on the rating agency websites with the applicable final ratings? | yes/no |  |
| **1.16** | Regarding surveillance reports, if a date has been agreed with the rating agencies to produce them, please specify this date. |  |  |
| **1.17** | Is this a ‘retained’ issuance? | yes/no |  |
| **Section 2** | **Cash-flow generating assets and transaction parties** | **Please answer by providing the requested information** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| Please identify each of the following (if applicable): | | | |
| **2.1** | regarding the cash-flow generating assets: | | |
| 1. each of the laws governing them |  |  |
| 1. the location(s) of any related security |  |  |
| **2.2** | jurisdiction of incorporation of the issuer |  |  |
| **2.3** | originator(s) (i.e., original lender(s)) |  |  |
| **2.4** | jurisdiction(s) of incorporation of the originator(s) |  |  |
| **2.5** | seller(s)/transferor(s) (if not the originator(s)) |  |  |
| **2.6** | jurisdiction(s) of incorporation of the seller(s)/transferor(s) |  |  |
| **2.7** | intermediary |  |  |
| **2.8** | jurisdiction of incorporation of the intermediary |  |  |
| **2.9** | servicer(s) |  |  |
| **2.10** | back-up servicer(s) |  |  |
| **2.11** | back-up servicer facilitator(s) |  |  |
| **2.12** | interest rate swap provider |  |  |
| **2.13** | FX swap counterparty |  |  |
| **2.14** | back-up FX swap counterparty |  |  |
| **2.15** | liquidity facility provider(s) |  |  |
| **2.16** | back-up liquidity facility provider(s) |  |  |
| **2.17** | issuer account bank |  |  |
| **2.18** | intermediary account bank |  |  |
| **2.19** | cash reserve account bank |  |  |
| **2.20** | cash manager |  |  |
| **2.21** | security trustee |  |  |
| **2.22** | note trustee |  |  |
| **2.23** | noteholder representative |  |  |
| **Section 3** | **Loan-level data reporting requirements** | **Please answer via the drop-down boxes or, where applicable, by providing the requested information** | |
| **3.1** | Have loan-level data (**LLD**) on the pool of cash-flow generating assets backing the ABS been submitted to either an ESMA securitisation repository or a Eurosystem designated repository? | yes/no | |
| **3.2** | What score has been assigned to the LLD by the LLD repository? | please select score | |
| **3.3** | In accordance with Article 78(2) of the ECB General Documentation Guideline, if applicable, has the requisite [comply or explain form](http://www.ecb.europa.eu/mopo/assets/loanlevel/html/index.en.html) for the failure to achieve the mandatory A1 score been submitted to the Eurosystem? | answer | |
| **Section 4** | **Liquidity support** | **Please answer via the drop-down boxes or, where applicable, by providing the requested information** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **4.1** | Regarding Article 142(2) of the ECB General Documentation Guideline, for liquidity support in the form of cash reserves (if applicable): | | |
| 1. what is the current amount of the reserve fund of the ABS? |  |  |
| 1. is the current amount of the reserve fund of the ABS greater than 5% of the initial outstanding amount of all senior and subordinated tranches of the ABS transaction? | answer |  |
| 1. is the current amount of the reserve fund of the ABS greater than 25% of the current outstanding amount of the subordinated tranches of the ABS transaction? | answer |  |
| **4.2** | Regarding Article 142(3) of the ECB General Documentation Guideline, for liquidity support in the form of liquidity facilities (if applicable): | | |
| 1. what is the amount of the liquidity facility? |  |  |
| 1. is the current amount of the liquidity facility of the ABS greater than 20% of the initial outstanding amount of all senior and subordinated tranches of the ABS? | answer |  |

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| **Part 2** | **Specific Eligibility Criteria for Asset-Backed Securities laid down in the ECB General Documentation Guideline** | | |
| **Article 73** | **Homogeneity and composition of the cash-flow generating assets** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 73(1)** | Which type of homogenous cash-flow generating assets back the ABS? | please select asset type |  |
| *With regard to the eligibility criterion laid down in Article 73(1) of the ECB General Documentation Guideline, according to Article 2(49) of the ECB General Documentation Guideline, ‘leasing receivables’ means the scheduled and contractually mandated payments by the lessee to the lessor under the term of a lease agreement. Residual values are not leasing receivables. Personal Contract Purchase (****PCP****) agreements (i.e., agreements pursuant to which the obligor may exercise its option: (a) to make a final payment to acquire full legal title of the goods; or (b) to return the goods in settlement of the agreement) are assimilated to leasing agreements.* | | |
| **Article 73(3)** | Do the ABS contain any cash-flow generating assets originated directly by the SPV issuing the ABS? | yes/no |  |
| **Article**  **73(4) and (5)** | Do the cash-flow generating assets consist, in whole or in part, actually or potentially, of tranches of other ABS, credit-linked notes, swaps or other derivatives instruments, synthetic securities or similar claims? | yes/no |  |
| **Article 74** | **Geographical restrictions concerning asset-backed securities and cash-flow generating assets** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 74(1)** | Is the issuer of the ABS an SPV established in the EEA? | yes/no |  |
| **Article 74(2)** | Were the cash-flow generating assets originated by an originator incorporated in the EEA and sold to the SPV by the originator or by an intermediary incorporated in the EEA? | yes/no |  |
| *With regard to the eligibility criterion laid down in Article 74(2) of the ECB General Documentation Guideline, according to Article 74(3) of the ECB General Documentation Guideline, ‘a mortgage trustee or receivables trustee shall be considered to be an intermediary’.* | | |
| **Article 74(4)** | In accordance with Article 74(4) of the ECB General Documentation Guideline: | | |
| 1. are the obligors of the cash-flow generating assets incorporated, or, if they are natural persons, resident in the EEA? | yes/no |  |
| 1. are the creditors of the cash-flow generating assets incorporated in the EEA? | yes/no |  |
| 1. is the related security, if any, located in the EEA? | yes/no |  |
| 1. is the law governing the cash-flow generating assets the law of an EEA country? | yes/no |  |
| *With regard to the eligibility criterion concerning the location of the obligors laid down in Article 74(4) of the ECB General Documentation Guideline, according to Article 74(4) of the ECB General Documentation Guideline, ‘Obligors who are natural persons must have been resident in the EEA at the time the cash-flow generating assets were originated’.* | | |
| **Article 75** | **Acquisition of cash-flow generating assets by the SPV** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 75(1)** | Is the acquisition of the cash-flow generating assets by the SPV governed by the law of an EU Member State? | yes/no |  |
| **Article 75(2)** | Were the cash-flow generating assets acquired by the SPV from the originator or, if applicable, from an intermediary, in a ‘true sale’ manner that is enforceable against any third party, and which is beyond the reach of the originator and its creditors or the intermediary and its creditors, including in the event of the originator’s or the intermediary's insolvency? | yes/no |  |
| **Article 76** | **Assessment of clawback rules for asset-backed securities** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 76(2)** | In accordance with Article 76 of the ECB General Documentation Guideline, please confirm the following: | | |
| 1. are there any clawback rules under which the sale of the cash-flow generating assets backing the ABS can be invalidated by a liquidator solely on the basis that the sale was concluded within the suspect period, as referred to in Article 76(1)(b) of the ECB General Documentation Guideline, before the declaration of insolvency of the seller? | yes/no |  |
| 1. are there any clawback rules where such invalidation can only be prevented by the transferee if they can prove that they were not aware of the insolvency of the seller at the time of the sale? | yes/no |  |
| **Article 77** | **Non-subordination of tranches for asset-backed securities** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 77** | With regard to Article 77 of the ECB General Documentation Guideline, and in accordance with the post-enforcement/acceleration priority of payments set out in the prospectus, are the ABS submitted for eligibility: | | |
| 1. subordinated in respect of receiving payment of both principal and interest to other tranches or sub-tranches of the same issue over the lifetime of the ABS? | yes/no |  |
| 1. last in incurring losses among the different tranches or sub-tranches of the same issue? | yes/no |  |
| **Article 77a** | **Restrictions on investments for asset-backed securities** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 77a** | Do any investments of monies standing to the credit of the issuer’s or of any intermediary SPV’s bank accounts (under the transaction documentation), or could they, consist, in whole or in part, actually or potentially, of tranches of other ABSs, credit-linked notes, swaps or other derivative instruments, synthetic securities or similar claims? | yes/no |  |

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| **Part 3** | **Eligibility Criteria laid down in the ECB Additional Temporary Measures** | | |
| **Article 3** | **Admission of certain additional asset-backed securities** | **Please answer via the drop-down boxes** | **Please specify where this is evidenced (to include reference to page number and paragraph)** |
| **Article 3(1)** | In accordance with Article 3(1) of the ECB Additional Temporary Measures, do the ABS have two ratings of at least ‘triple B’ level from any accepted external credit assessment institution for the issue? | yes/no |  |
| **Article 3(1)(a)** | Which asset class do the cash-flow generating assets backing the ABS belong to? | please select asset class |  |
| **Article 3(1)(b)** | Is there a mix of different asset classes in the cash-flow generating assets? | yes/no |  |
| **Article 3(1)(c)** | Do the cash-flow generating assets backing ABS contain loans which are any of the following: | | |
| 1. non-performing at the time of issuance of the ABS? | yes/no |  |
| 1. non-performing when incorporated in the ABS during the life of the ABS (e.g., by means of a substitution or replacement of the cash-flow generating assets)? | yes/no |  |
| 1. at any time | | |
| 1. structured? | yes/no |  |
| 1. syndicated? | yes/no |  |
| 1. leveraged? | yes/no |  |
| **Article 3(1)(d)** | Do the ABS transaction documents contain servicing continuity provisions that comply with the definition of ‘servicing continuity provisions’ laid down in Article 3(7)(g) of the ECB Additional Temporary Measures? | yes/no |  |
| **Article 3(4)** | Is the counterparty, or any third party with which it has close links, acting as an interest-rate hedge provider in relation to the ABS? | yes/no |  |

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| **Part 4** | **ABS Documentation** | |
|  | **Pursuant to Article 79 of the ECB General Documentation Guideline, has the following non-exhaustive list of documentation been provided to the Bank?** | **Please answer via the**  **drop-down boxes** |
| **1.1** | final **prospectus**/information memorandum/offering circular and, if applicable, any supplement or final terms | provided? |
| **1.2** | **new issue reports** from the **two** external credit assessment institutions (**ECAIs**) which have assigned the first-best and the second-best rating to the ABS (N.B. not the ECAIs’ web pages) | provided? |
| **1.3** | for transactions already issued, a copy of the **two** most up-to-date **ECAI surveillance reports** from each of the two ECAIs which have assigned the first-best and the second-best rating to the ABS | provided? |
| **1.4** | confirmation of **official listing and admission to trading** on the Main Securities Market of the **Irish Stock Exchange** (which operates under the trading name **Euronext Dublin**) | provided? |
| **1.5** | for transactions already issued, the **latest investor report** | provided? |
| **1.6** | **swap documentation**, e.g., swap confirmations, schedules | provided? |
| **1.7** | **servicing** or **administration** documentation | provided? |
| **1.8** | **investment management** documentation (such documentation relates to an arrangement where a third party manages the portfolio of cash-flow generating assets on behalf of the issuer) | provided? |
| **1.9** | **liquidity support** documentation / **account** documentation | provided? |
| **1.10** | completed **static** and **cash-flow table** | provided? |
| **1.11** | **ICSD** agreement | provided? |
| **1.12** | **legal opinion(s)** opining on all relevant legal aspects of the ABS transaction, including, for example, compliance with the ‘true sale’ eligibility criterion laid down in Article 75(2) of the ECB General Documentation Guideline | provided? |
| *with regard to* ***Part 4, section 1.12******above****, please note that such legal opinion(s) should opine on, for example, but not limited to, incorporation, authority, capacity, powers, execution, delivery, validity, enforceability, true sale, choice of law, insolvency/clawbacks, authorisations, approvals, permissions, consents, notifications, transfer instruments, filings, registrations, notarisations, exemptions, licences, etc. Each relevant legal jurisdiction, each relevant party (for example, but not limited to, any transferor (e.g., originator, seller, etc.), any transferee (e.g., seller, issuer, etc.)) and each relevant document (for example, but not limited to, constitutive documents of the relevant parties, articles of association, board minutes, relevant resolutions, certificates, solvency certificates, transfer documentation, etc.) should be examined for the purpose of giving such legal opinion(s).* |
| **1.13** | **Defined terms** documentation (i.e., document setting out the defined terms used in the particular ABS transaction documentation, for example, master definitions agreement, incorporated terms memorandum) | provided? |
| **1.14** | **transfer** documentation (i.e., each of the legal instruments effecting the ‘acquisition’ (e.g., sale/purchase/assignment agreement) and ‘transfer’ (e.g., transfer certificate) of the cash-flow generating assets | provided? |
| **1.15** | **security** documentation (i.e., each of the legal instruments (e.g., deed of charge, deed of pledge) granting security interests in all of the issuer's (and, if applicable, any intermediary’s) assets (including, but not limited to, the cash-flow generating assets) in favour of the relevant fiduciary (e.g., security trustee) for the benefit of, *inter alios*, the noteholders | provided? |
| **1.16** | **warranty and indemnity** documentation | provided? |
| **1.17** | in respect of Italian securitisation transactions effected pursuant to Italian Law No. 130 of 30 April 1999 (the ‘Italian Securitisation Law’), a copy of (i) the notice(s) of assignment published in the **Official Gazette** of the Republic of Italy (*Gazzetta Ufficiale*) and (ii) the registration(s) of the notice(s) of assignment in the relevant **Companies’ Register/Register of Enterprises** | provided? |
| *with regard to* ***Part 4, section 1.17******above****,**please* ***highlight*** *and* ***indicate*** *the relevant parts thereof* | provided? |
| **1.18** | in respect of Dutch law governed securitisation transactions effected pursuant to an ‘undisclosed/silent assignment’ (*stille cessie*), a copy of the relevant **deed of assignment(s)** and/or, if applicable, any other equivalent legal instrument(s) **evidencing** that it has been (i) **registered** with the **relevant tax authorities** (*Belastingdienst Ondernemingen*); or (ii) executed before a civil law notary | provided? |
| *with regard to* ***Part 4, section 1.18******above****, please have relevant* ***legal counsel confirm*** *that the relevant* ***deed of assignment(s)*** *(and/or, if applicable, any other equivalent legal instrument(s)) has been* ***registered*** *with (i) the* ***relevant tax authorities*** *(Belastingdienst Ondernemingen); or (ii) executed before a civil law notary (such confirmation may take the form of an email to* [eligibleassets@centralbank.ie](https://edrms.cbfsai.local/otcsdav/nodes/23926237/mailto%3Aeligibleassets%40centralbank.ie)) | provided? |
| **1.19** | **signed cover letter** to this **Form** confirming that the information provided by the applicant in this Form is true and correct | provided? |

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| **Please complete the following prior to submission:** |
| **Name:** |
| **Position/Title:** |
| **Applicant:** |
| **Applicant Address:** |
|  |
| **Signature:** |
| Using the drop-down box provided, please confirm whether you are a duly authorised representative of the applicant: please confirm here |
| **Date:** |
| **Please submit a signed and dated PDF of this completed Form to:** [**eligibleassets@centralbank.ie**](https://edrms.cbfsai.local/otcsdav/nodes/23926237/mailto%3Aeligibleassets%40centralbank.ie) |

**Central Bank of Ireland Disclaimer:**

(1) Any information provided by the Central Bank of Ireland in this Form:

(i) is provided without any representation or warranty of any kind as regards to its accuracy;

(ii) constitutes non-binding and non-exhaustive statements including, but not limited to, the information regarding the Eurosystem’s current understanding

of certain terms and/or the eligibility criteria laid down in the Relevant Legal Framework that is based on the Eurosystem’s experience of its ABS eligibility

assessment process, which the Eurosystem is continuously evaluating and updating;

(iii) may be changed, modified, qualified or withdrawn at any time for any reason at the sole discretion of the Central Bank of Ireland, including during the

course of a particular ABS eligibility assessment;

(iv) shall be superseded by a determination of the Eurosystem in respect of any matter (such as the interpretation and/or application of the eligibility criteria

laid down in the Relevant Legal Framework);

(v) shall not be construed as ‘pre-issuance advice’, which Eurosystem national central banks are prohibited from providing pursuant to Article 58(6) of the ECB

General Documentation Guideline; and

(vi) shall not be construed as guidance or legal advice or as giving rise to a legitimate expectation and, accordingly, may not be relied upon.

(2) Notwithstanding that eligibility criteria laid down in the Relevant Legal Framework are to some extent reproduced in Parts 1 - 3 of this Form, this Form is not a substitute, nor should it be considered a substitute, for the Relevant Legal Framework.

**Personal Data:**

The Central Bank may process personal data provided by you in order to fulfil its statutory functions or to facilitate its business operations. Any personal data will be processed in accordance with the requirements of data protection legislation. Any queries concerning the processing of personal data by the Central Bank may be directed to[*dataprotection@centralbank.ie*](https://edrms.cbfsai.local/otcsdav/nodes/23926237/mailto%3Adataprotection%40centralbank.ie)*.* A copy of the Central Bank’s Data Protection Notice is available[*here*](https://www.centralbank.ie/fns/privacy-statement).

Féadfaidh go bpróiseálfaidh an Banc Ceannais sonraí pearsanta arna gcur ar fáil agat d’fhonn a chuid feidhmeanna reachtúla a chomhlíonadh nó d’fhonn a chuid oibríochtaí gnó a éascú. Próiseálfar sonraí pearsanta i gcomhréir le ceanglais na reachtaíochta um chosaint sonraí. Aon cheisteanna a bhaineann le próiseáil sonraí pearsanta ag an mBanc Ceannais, féadfar iad a sheoladh chuig [*dataprotection@centralbank.ie*](https://edrms.cbfsai.local/otcsdav/nodes/23926237/mailto%3Adataprotection%40centralbank.ie)*.* Tá cóip d’Fhógra an Bhainc Ceannais um Chosaint Sonraí ar fáil [*anseo*](https://www.centralbank.ie/fns/privacy-statement)*.*