

codereview

From: [REDACTED]
Sent: Friday 31 May 2024 10:34
To: codereview
Subject: [External]Consultation Paper on Consumer Protection Code

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Do you have any comments on the ‘informing effectively’ proposals?

Reference to plain language should be more prescriptive. Plain English or the guidelines developed by the Irish government are better.

See Customer Communications Toolkit for the Public Service (Plain English Guide).

Is the central bank planning to develop a standard? "Plain language" is not a standard that a bank can adhere to.

Are there any specific challenges regarding implementation of the new Informing Effectively Standard for Business?

The standard of financial literacy in Ireland is poor. That is a barrier to informing effectively, even where the intentions are good. See , e.g., Financial literacy in Ireland. Challenges and solutions. NALA 2022.

Around vulnerable groups the onus should be on banks to make their supports visible. When [REDACTED] closed, some of my family members could no longer do online banking. They didn't get enough support or help at the bank branches. Staff being aware that people may move in and out of vulnerable categories is positive.

Regards,
[REDACTED]