

Mr Bernard Sheridan,  
Head of Consumer Protection Codes Department,  
Irish Financial Services Regulatory Authority,  
6-8 College Green,  
Dublin 2.

20<sup>th</sup> May 2008

**Re: Consumer Protection Code for Licensed Moneylenders  
Consultation Paper CP33 ( March 2008)**

Dear Bernard,

I refer to your letter dated 11<sup>th</sup> March regarding the Consultation Paper 33 - Consumer Protection Code for Licensed Moneylenders.

The Department having read the proposed code for money lenders notes the emphasis on increased transparency which will offer greater protection to the consumer and promote responsible lending practices on the part of moneylenders. The Department welcomes the proposed provision which requires moneylenders to provide information about the MABS to customers they feel may be getting into difficulties.

Yours sincerely

Catherine Hazlett  
Principal Officer  
Office for Social Inclusion