

**REVOCATION OF THE CODE OF CONDUCT ON MORTGAGE ARREARS 2013 MADE
PURSUANT TO SECTION 117 OF THE CENTRAL BANK ACT 1989**

The Central Bank of Ireland (the '**Central Bank**') hereby revokes the Code of Conduct on Mortgage Arrears 2013 (the '**Code**') with such revocation to come into operation on 24 March 2026.

The revocation of the Code, or part of the Code does not -

(a) affect any direction given by the Central Bank, investigation undertaken, or disciplinary, sanctioning or enforcement action undertaken by the Central Bank or any other person, in respect of any matter in existence at, or before, the time of the revocation, or

(b) preclude the taking of any legal proceedings, or the undertaking of any investigation, or disciplinary, sanctioning or enforcement action by the Central Bank or any other person, in respect of any contravention of an enactment or requirement imposed under an enactment, or any misconduct which may have been committed before the time of the revocation.

Signed for and on behalf of the Central Bank of Ireland

Date: 23 March 2026



Colm Kincaid

Deputy Governor, Consumer and Investor Protection