



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Regulatory Service Standards Performance Report: July – December 2020

January 2021

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Executive Summary

Authorisation of Investment Funds, Financial Service Providers (“FSPs”) and the processing of Fitness and Probity Pre-Approval Controlled Function (“PCF”) Individual Questionnaire (“IQ”) applications is an important supervisory gateway and a significant operational activity of the Central Bank of Ireland (the “Central Bank”). The Central Bank is committed to providing a clear, open and transparent authorisation process while ensuring a rigorous assessment of the applicable regulatory standards.

This document sets out the Central Bank’s performance against Service Standards that it has committed to in respect of (a) authorisation of Investment Funds and FSPs, (b) processing of PCF IQ applications and (c) contact management.

The Service Standards are applied upon receipt of a completed application and do not include the time taken by an applicant to address matters raised by the Central Bank during the process. There are some exceptional circumstances where Service Standards targets set out do not apply. Full details on the types of exceptions are set out in Appendix B.

There are 44 Service Standards against which the Central Bank sets performance targets. During this period, there were 13 Service Standards which were not relevant¹ (indicated as ‘N/A’ in the relevant tables). Of the 31 Service Standards that were relevant for the period, 29 of these were either met or exceeded.

The ongoing impact of COVID 19 and challenges presented in the market resulted in a decision by the Central Bank to prioritise our supervisory engagement necessary to meet these challenges. This, coupled with the high volume of applications, meant that in H2 2020 the Central Bank could not commit to meet service standards in all cases.

As a result, Service Standards relating to Fund and Fund Service Providers Authorisations (T1 & T2) were not achieved. Further information is provided under Table 1 below.

We welcome any feedback you might have in relation to this publication. Please provide feedback to onlinereturns@centralbank.ie

¹ Some Service Standards may not be relevant during the reporting period – i.e. if no applications were submitted to the Central Bank in that period.

Achoimre Feidhmiúcháin

Is geata tábhachtach maoirseachta agus gníomhaíocht shuntasach oibríochtúil de chuid Bhanc Ceannais na hÉireann (an “Banc Ceannais”) é Cistí Infheistíochta agus Soláthraithe Seirbhíse Airgeadais a údarú agus iarratais Feidhmiúlachta agus Cuibhis i bhfoirm Ceistneoir Duine Aonair (“IQ”) a phróiseáil maidir le Feidhm Rialaithe Réamhcheadaitheach (“PCF”). Tá an Banc Ceannais tiomanta do phróiseas údaraithe soiléir, oscailte, trédhearcach a chur ar fáil, agus é á chinntiú ag an am céanna go ndéanfar dianmheasúnú ar na caighdeáin rialála is infheidhme.

Sa doiciméad seo, leagtar amach feidhmíocht an Bhainc Ceannais i gcomparáid leis na Caighdeáin Seirbhíse atá glactha aige maidir leis na nithe seo a leanas: (a) Cistí Infheistíochta agus Soláthraithe Seirbhíse Airgeadais a údarú, (b) iarratais ar PCF IQ a phróiseáil agus (c) bainistiú teagmhála.

Déantar na Caighdeáin Seirbhíse a fheidhmiú a luaithe a bhíonn iarratas comhlánaithe faighte agus ní chuirtear san áireamh an t-am a thógann sé ar an iarratasóir aghaidh a thabhairt ar aon nithe a ardaíonn an Banc Ceannais le linn an phróisis. In imthosca eisceachtúla áirithe, ní bhíonn feidhm ag na spriocanna atá leagtha amach i leith Caighdeáin Seirbhíse. Tá sonraí iomlána maidir leis na cineálacha eisceachtaí leagtha amach in bhFoscú B.

Tá 44 Chaighdeán Seirbhíse ann ar ina leith a shocraíonn an Banc Ceannais spriocanna feidhmíochta. Le linn na tréimhse seo, bhí 13 Chaighdeán Seirbhíse nach raibh ábhartha ² (cuirtear in iúl iad le ‘N/B’ sna táblaí cuí). As 31 Chaighdeán Seirbhíse a bhí ábhartha don tréimhse, baineadh amach nó sáraíodh 29 gcinn díobh.

Mar gheall ar iarmhairt COVID-19 agus ar na dúshláin atá sa mhargadh, chinn an Banc Ceannais go dtabharfaí tosaíocht dár rannpháirtíocht maoirseachta chun dul i ngleic leis na dúshláin sin. Dá bharr sin, agus de bharr líon ard na n-iarratas, ní raibh an Banc Ceannais ábalta ceangal a chur air féin na caighdeáin seirbhíse a chomhlíonadh i ngach cás sa dara leath den bhliain.




Dá thairbhe sin, níor comhlíonadh na Caighdeáin Seirbhíse a bhaineann le hÚdaruithe Cistí agus Soláthraithe Seirbhíse Cistí (T1 & T2). Tá tuilleadh faisnéise le fáil i dTábla 1 thíos.

Fáiltimid roimh aon aiseolas atá agat i ndáil leis an bhfoilseachán seo. Is féidir aiseolas a chur chuig onlinereturns@centralbank.ie

²Féadfaidh nach mbeidh Caighdeáin Seirbhíse áirithe ábhartha le linn na tréimhse tuairiscithe - i.e. mura gcuirtear aon iarratais aon faoi bhráid an Bhainc Ceannais sa tréimhse sin.

Central Bank of Ireland Performance Service Standards

Table Number 1 | Fund and Fund Service Providers Authorisation

ID	Standard	Target	Performance	Number of Submissions ³ in scope	Performance Indicator
T1	To process UCITS and RIAIF applications.	90% of initial submissions assessed within 20 business days 90% of subsequent submissions assessed within 10 business days	75%	933	
T2	To process UCITS and RIAIF funds/sub funds (fast track) applications	90% of initial submission assessed within 10 business days 90% of subsequent submission assessed within 5 business days	79%	410	
T3	To process QIAIF applications	100% authorised within 1 business day	100%	135	

In H2 2020, Service Standards were met or exceeded for QIAIF authorisations (T3). Service Standards were not met for T1 and T2 as outlined in Table 1 above.




In order to maintain the rigour and quality of the authorisation process, the Central Bank communicated with industry⁴. In its communication, the Central Bank gave an undertaking that where it was not possible to satisfactorily complete the review of an application within service standards then the Central Bank would aim to complete the review within five business days of the service standard timeline. 96% of applications were reviewed within the extended five day service standard timeline in the period July – December 2020.

Guidance on what constitutes a complete application for [UCITS](#) and [AIFs](#) is available on the Bank's website. Guidance on [how to submit applications](#) through the ORION Portal is also available.

³ Note that UCITS/ RIAIF applications typically involve more than one submission. QIAIFs involve one submission.

⁴ On 15 June 2020, the Central Bank notified the Irish funds industry that it would not be in a position to prioritise turn-around times for all fund authorisation applications. This notice remains in effect until at least 31 March 2021.

Table Number 2 | Service Standards for Funds Service Providers

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T4	To process UCITS Management Company applications	90% of authorisations within 6 months	100%	2	
T5	To process AIF Management Company applications	90% of approvals within 6 months	N/A	0	N/A
T6	To process externally managed AIFM applications	90% of authorisations / Registrations within 6 months	100%	3 authorisations and 3 registrations	
T7	To process Fund Administrator applications	90% of authorisations within 6 months	100%	1	
T8	To process Fund Depository applications	90% of authorisations within 6 months	N/A	0	N/A

In H2 2020, all Service Standards for applications received were met as outlined in Table 2 above.

Guidance on what constitutes a complete application for a UCITS Management Company, AIFM, Fund Administrator, and Fund Depository is available on the Bank's website.



Guidance on the AIF Management Company authorisation process is also available.

Table Number 3 | Service Standards for Self-Managed Investment Companies, Internally Managed AIFs and Investment Managers

ID	Standard	Target	Performance	Number of Submissions ⁵ in scope	Performance Indicator
T9	To process applications for Self-Managed Investment Companies	90% of initial submissions assessed within 20 business days 90% of subsequent submissions assessed within 10 business days	N/A	0	N/A
T10	To process applications for Internally Managed AIFs (Authorised)	90% of initial submissions assessed within 20 business days 90% of subsequent submissions assessed within 10 business days	N/A	0	N/A
T11	To process applications for Internally Managed AIFs (Registered)	90% of initial submissions assessed within 5 business days 90% of subsequent submissions assessed within 3 business days	N/A	0	N/A

⁵ Number of submissions received in relation to all applications. An application will typically have multiple submissions prior to being cleared/ authorised.

Table Number 3 | Service Standards for Self-Managed Investment Companies, Internally Managed AIFs and Investment Managers Cont.

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T12	To assess applications for the clearance of Investment Managers (EU authorised)	90% of submissions assessed within 1 business day	90%	29	
T13	To assess applications for the clearance of Investment Managers (Non – EU Authorised)	90% of initial submissions assessed within 5 business days 90% of subsequent submissions assessed within 3 business days	93%	205	

In H2 2020, Service Standards for all applications received were met, as outlined in Table 3 above.

Guidance on what constitutes a complete application for Self-Managed Investment Companies, Internally Managed AIFs, and Investment Managers is available on the Bank's website.

Table Number 4 | Service Standards for Investment Firms

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T14	To process MiFID applications	90 % of MiFID applications within 6 months	100%	3	

In H2 2020, Service Standards for all applications received were met, as outlined in Table 4 above.

Guidance on what constitutes a complete application for an [Investment Firm](#) is available on the Bank's website. The Service Standards only apply if firms respond to the Bank's request for additional information within 10 working days.

Table Number 5 | Service Standards for Prospectus Approval (Regulated Disclosures)


ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T15	Debt Prospectuses	<p>90% of initial submissions assessed within 10 business days</p> <p>90% of subsequent submissions assessed within 10 business days</p> <p>90% of financial supplements approved on same day</p> <p>90% of initial submissions for Recognised Prospectus Advisor (RPA) assessed within 3 business days</p> <p>90% of subsequent submissions for RPA assessed within 2 business days</p>	90%	1686	
T16	Closed – ended Funds Prospectuses	<p>90% of initial submissions assessed within 10 business days</p> <p>90% of subsequent submissions assessed within 10 business days</p> <p>90% of initial submissions for RPA assessed within 5 business days</p> <p>90% of subsequent submissions for RPA assessed within 2 business days</p>	N/A	0	N/A





Table Number 5 | Service Standards for Prospectus Approval (Regulated Disclosures) Cont.

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T17	Equity Prospectuses	<p>90% of initial submissions assessed within 10 business days / 20 business days for Initial Public Offerings (IPOs)</p> <p>90% of subsequent submissions assessed within 10 business days / 20 business days for IPOs</p> <p>90% of initial submissions for RPA assessed within 10 business days / 20 business days for IPOs</p> <p>90% of subsequent submissions for RPA assessed within 10 business days / 20 business days for IPOs</p>	N/A	0	N/A

In H2 2020, Service Standards for all applications received were met, as outlined in Table 5 above.

Guidance in relation to the submission of [Prospectuses](#) is provided on the Bank's website. The targets set out in Table 5 above derive from Article 20 of the Prospectus Regulation. In certain instances, as set out in the Prospectus Regulation, the Bank may extend these time limits.

Table Number 6 | Service Standards for Retail Intermediaries (Investment Intermediaries, Insurance Intermediaries, Mortgage Intermediaries and Mortgage Credit Intermediaries) and Debt Management Firms Authorisation




ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T18	To acknowledge receipt of application	95% within 3 business days of receipt of application	100%	162	
T19	To complete key information check	95% within 10 business days of receipt of application	100%	166	
T20	To complete the assessment phase and notify applicant of outcome ⁶	90% within 90 business days of commencement of assessment phase	100%	127	
T21	To complete the notification of decision phase and notify applicant of outcome	90% within 10 business days of receipt of satisfactory response to issues set out in notification of outcome of assessment phase	100%	112	

In H2 2020, Service Standards for all applications received were met, as outlined in Table 6 above.

Guidance on completing an application [A Form](#) and [B Form](#) for [Retail Intermediaries](#) and [Debt Management Firms](#) is available on the Bank's website.

⁶ In the event of further and/or subsequent information being sought, this 90-day timeframe is paused until such information is received by the Bank from the applicant.

Table Number 7 | Service Standards for Moneylenders, Retail Credit Firms and Home Reversion Firms Authorisation





ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T22	To acknowledge receipt of application	95% within 3 business days of receipt of application	100%	2	
T23	To complete key information check	95% within 10 business days of receipt of application	100%	2	
T24 ⁷	To complete the assessment phase and notify applicant of outcome	90% within 90 business days of commencement of assessment phase	N/A	0	N/A
T25	To complete the notification of decision phase and notify applicant of outcome	90% within 10 business days of receipt of satisfactory response to issues set out in notification of outcome of assessment phase	N/A	0	N/A
T26	To process complete renewals of moneylender licences	100% prior to expiry of existing licence	100%	26	

In H2 2020, Service Standards for all applications received were met, as outlined in Table 7 above.

Guidance on completing an application for [Moneylenders](#), [Retail Credit Firms](#) and [Home Reversion Firms](#) is available on the Bank's website.

⁷ In the event of further and/or subsequent information being sought, this 90-day timeframe is paused until such information is received by the Bank from the applicant.

Table Number 8 | Service Standards for Payment Firms (Payment Institutions, Electronic Money Institutions, Small Electronic Money Institutions and Money Transmission Businesses) and Bureaux de Change Authorisations




ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T27	To acknowledge receipt of application	95% within 3 business days of receipt of application	100%	40	
T28	To complete key information check	95% within 10 business days of receipt of application	100%	40	
T29	To complete the assessment phase and notify applicant of outcome ⁸	90% within 90 business days of commencement of assessment phase	100%	5	
T30	To complete the notification of decision phase and notify applicant of outcome	90% within 10 business days of receipt of satisfactory response to issues set out in notification of outcome of assessment phase	100%	5	

In H2 2020, Service Standards for all applications received were met, as outlined in Table 8 above.

Guidance on completing an application for Payment Firms ([Payment Institutions](#), [Electronic Money Institutions](#), [Small Electronic Money Institutions](#), [Money Transmission Businesses](#)), and [Bureaux de Change](#) is available on the Bank's website.

⁸ In the event of further and/or subsequent information being sought, this 90-day timeframe is paused until such information is received by the Bank from the applicant.

Table Number 9 | Service Standards for Insurance/ Reinsurance Undertakings

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T31	To process complete applications	100% within 6 months of becoming complete	100%	2	
T32	To process complete applications	75% within 3 months of becoming complete	100%	2	
T33	To return incomplete applications	100% within 2 weeks of receipt	100%	3	

In H2 2020, Service Standards for all applications received were met, as outlined in Table 9 above.

Guidance on what constitutes a complete application for [Insurance/ Reinsurance Undertakings](#) is available on the Bank's website.


Table Number 10 | Service Standards for Credit Institutions

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T34	To process complete applications	100% within 6 months of becoming complete	N/A	0	N/A
T35	To process complete applications	75% within 3 months of becoming complete	N/A	0	N/A
T36	To return incomplete applications	100% within 2 weeks of receipt	N/A	0	N/A

In H2 2020, Service Standards did not apply as no applications were received.

Guidance on what constitutes a complete application for [Credit Institutions](#) is available on the Bank's website.

Table Number 11 | Service Standards for Trust or Company Service Providers

ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T37	To process complete applications	90% within 3 months of becoming complete	91%	11	
T38	To return incomplete applications	100% within 2 weeks of receipt	N/A	0	N/A

In H2 2020, Service Standards for all applications received were met, as outlined in Table 11 above.

Guidance on what constitutes a complete application for [Trust or Company Service Providers](#) is available on the Bank's website.

Table Number 12 | Fitness and Probity PCF Service Standards for all Required Sectors (Fitness and Probity Service Standards)





ID	Standard	Target	Performance	Number of Submissions in scope	Performance Indicator
T39	Provide a response to submitting entity where an IQ is incomplete	85% of cases within 5 business days	97%	62	
T40	Process IQ application for Qualifying Investor Fund (QIF)/ Qualifying Investor Alternative Investment Funds (QIAIF).	85% of applications within 5 business days	95%	189	
T41	Process IQ application for individual previously approved by Central Bank of Ireland or European Economic Area (EEA) Financial Services Regulator.	85% of applications within 12 business days	98%	252	
T42	Process "standard" IQ Application – i.e. non QIF/QIAIF and/or individual not previously approved.	85% of applications within 15 business days	96%	472	

Table Number 12 | Fitness and Probity PCF Service Standards for all Required Sectors (Fitness and Probity Service Standards) Cont.

In H2 2020, the four Fitness & Probity PCF Service Standards were met – Table 12 refers.

Where a firm submits a PCF application as part of an overall application for authorisation as a financial service provider, the Service Standard relevant to that firm's authorisation process applies⁹ and thus such PCF applications are not included in the F&P Service Standards. In H2 2020, there were 703 such PCF applications processed, an 18% increase compared to 596 such PCF applications processed in H2 2019.

Furthermore, the F&P Service Standards do not apply where: (a) information is sought from external sources (e.g. other regulators, previous employers, Garda vetting etc.) (b) the applicant is interviewed; (c) it forms part of an acquiring transaction; or (d) the decision maker is the European Central Bank. In H2 2020, there were 304 such PCF applications processed.

Guidance on what constitutes a complete [Fitness and Probity](#) application is available on the Bank's website.



⁹ With the exception of QIF/QIAIF applications which are subject to Service Standards as set out in the above Table at T41.

Applications for Authorisation – Withdrawn / Dormant

During the period July to December 2020, there were:

- 72 applications / submissions withdrawn by the applicant firm; and
- 32 applications / submissions deemed dormant due to lack of engagement from the applicant firm.

Table Number 13 | Contact Management Service Standards

ID	Standard	Target	Performance	Number of Calls in scope	Performance Indicator
T43	To answer telephone calls to the Bank's Helpline	80% answered within 20 seconds	88%	5596	
T44	To answer telephone calls before the caller abandons the call	<5% of calls abandoned before being answered	3%	219	

In H2 2020, Service Standards for all applicable service standards were met, as outlined in Table 13 above.

Appendix A – Service Standard Exceptions

The Service Standards targets set out for Authorisations do not apply in cases where:

- a) Responses are pending from third parties. This is particularly the case where other regulatory authorities may need to be contacted. In those cases, we would recommend that proposed appointees or firms notify their home regulator of their application to the Central Bank of Ireland and that the Central Bank may make enquiries with them;
- b) persons are subject to interview;
- c) significant legal issues arise;
- d) significant fitness and probity issues arise;
- e) the business model of an applicant is complex or novel in nature;
- f) significant changes to the business model, the applicant's shareholder structure or other key aspects of an application arise during the review process, or where the application becomes dormant; and
- g) the Central Bank is minded to refuse an application.

Fitness & Probity PCF Service Standards do not apply in cases where:

- h) Information is pending from external sources; (e.g. other regulators, previous employers, garda vetting etc.)
- i) the application forms part of an acquiring transaction;
- j) an applicant is subject to interview; and/or
- k) the decision maker is the European Central Bank.

The time taken by an applicant to address matters raised by the Bank during the authorisation process are not included in the timeframes.

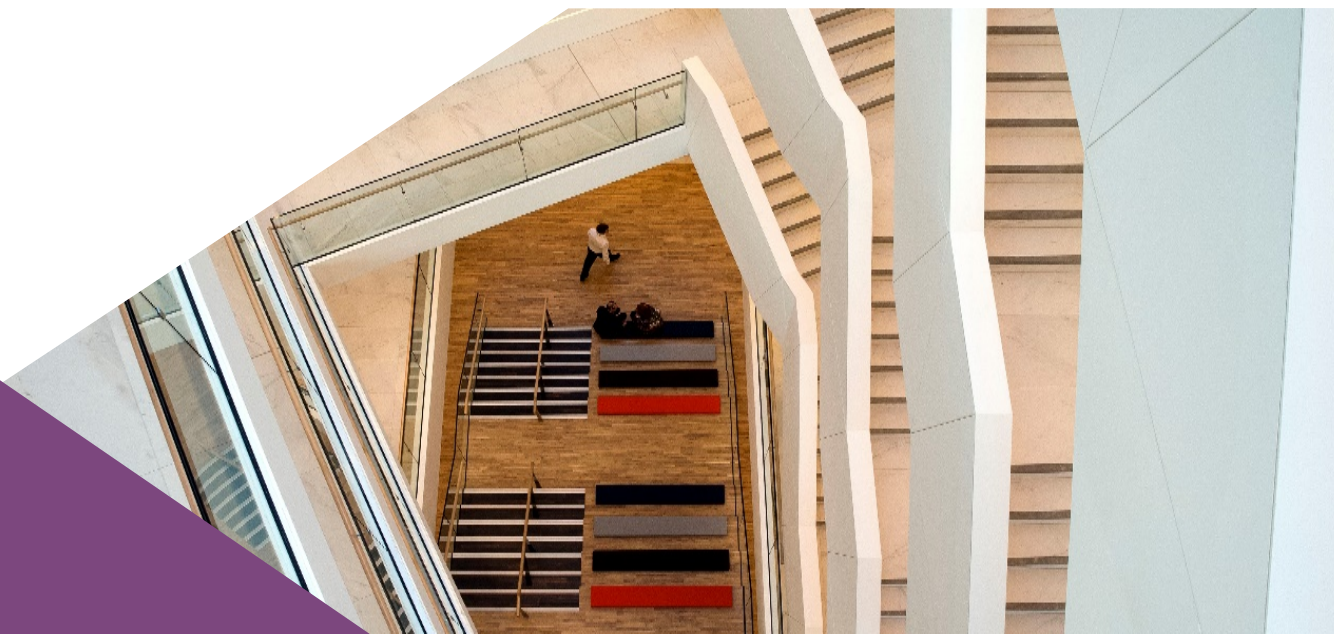
Applications that remain dormant with no positive engagement from an applicant are returned.

Appendix B - Glossary

AIF	An alternative investment fund as defined in Regulation 5(1) of the European Union (Alternative Investment Fund Managers) Regulations 2013 (SI No. 257 of 2013)
AIFM	An alternative investment fund manager as defined in Regulation 5(1) of the European Union (Alternative Investment Fund Managers) Regulations 2013 (SI No. 257 of 2013)
Central Bank	Central Bank of Ireland
FSP	Financial Service Provider
IPO	Initial Public Offering
IQ	Individual Questionnaire
MiFID	Markets in Financial Instruments Directive
Payment Firms	Payment Institutions, Electronic Money Institutions, Small Electronic Money Institutions and Money Transmission Businesses
ORION	'Online Regulatory InformatiON' – an online Portal through which authorisation applications in respect of certain funds and fund service providers are submitted to the Central Bank in electronic format
PCF	Pre-Approval Controlled Function
QIAIF	An alternative investment fund authorised by the Central Bank which may be marketed to investors who meet the criteria set out in the Qualifying Investor AIF chapter of the Central Bank's AIF Rulebook
RIAIF	An alternative investment fund authorised by the Central Bank which may be marketed to retail investors
Retail Intermediaries	Investment Intermediaries, Insurance Intermediaries, Mortgage Intermediaries and Mortgage Credit Intermediaries
RPA	Recognised Prospectus Advisor - listing agents/sponsors that have agreed to certain conditions with the Central Bank with regard to the submission, review and approval of prospectuses. There is an obligation in the RPA Agreement that the RPA must ensure in as far as possible that the first draft of the prospectus should be submitted in a form that is likely to require a minimum amount of redrafting.
UCITS	Undertakings for Collective Investment in Transferable Securities authorised under the provisions of the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011

Appendix C – Reasons why Fitness and Probity applications may be returned

Section of IQ	Reason
3	Omitting 'Other relevant experience' or details of previous roles and responsibilities when responding to Question 3.1 (i.e. demonstrating the applicant's experience in a particular sector and/or to a particular function). For example, credit union experience gained on a voluntary basis or details of specific duties held to demonstrate experience or knowledge.
4	Incomplete supporting documentation to demonstrate compliance with the Minimum Competency Code 2017 (e.g. evidence of qualifications, grandfathering status, new entrant status, and proof of continuing professional development).
5	Lack of supporting documentation in respect of any matter disclosed in relation to Reputation and Character.
6	With regard to certain previously approved persons insufficient documentation provide to demonstrate that the person is entitled under the laws of an EEA / EU member state to perform the equivalent to the PCF function.
6 & 9	Applicant not providing a complete list of directorships/senior positions and/or anomalies with regard to the number of days dedicated to these positions held.
11 & 12	Application completed and/or submitted by a person whose name does not match the name of the applicant or the name of the proposer. The proposer is not an approved person within the entity and does not have authority to submit the application.



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