Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Application Guide

Regulatory Decisions Panel

September 2026

1. Introduction

Central Bank of Ireland is seeking applications from suitably qualified individuals (**Applicants**) to join our Regulatory Decisions Panel (**Panel**). The Panel is established by the Minister for Finance for the purposes of section 33BI of the Central Bank Act 1942 (as amended), being a panel designated as such by the Minister for Finance under section 97 of the Central Bank (Individual Accountability Framework) Act 2023. The Panel comprises both external and internal panel members.

Members of the Panel may be selected for appointment as impartial decision-makers to cases managed by the Central Bank's Regulatory Decisions Unit (**RDU**). The RDU will provide administrative and/or legal support to appointed decision-makers. The Central Bank operates an assertive and intrusive, risk-based approach to supervision, which is supported by our full supervisory toolkit including enforcement action. Appointed decision-makers will play a key role in delivering on the Central Bank's safeguarding outcomes through making important decisions on cases referred to them.

Members of the Panel may be appointed to make fair decisions in the following regulatory regimes operated by the Central Bank:

- Administrative Sanctions Procedure inquiries held pursuant to Part IIIC of the Central Bank 1942 Act
- Decisions pursuant to an assessor regime incorporated in certain financial services legislation
- Decisions to issue or confirm a suspension notice or to impose a prohibition under Part 3 of the Central Bank Reform Act 2010 (as amended)

These decision-making processes are an essential part of the Central Bank's enforcement strategy and may be heard in public.

If you are interested in submitting an application (**Application**), this document sets out further information, including what you need to submit (see section 3), how we will evaluate your Application (see section 2 below), how to submit your Application (see section 3 below) and how you can ask us questions prior to responding (see section 4 below).

2. Process Overview

Applicants will be proposed by the Central Bank for approval and appointment to the Panel by the Minister for Finance based on an evaluation of their Application against the Eligibility Requirements and Assessment Criteria set out in section 2.1 below and performance at a questions-based interview aligned to the Assessment Criteria. Applicants must meet all of the mandatory Eligibility Requirements in section 2.1.1 to be eligible to be called for interview.

If the numbers meeting the mandatory Eligibility Requirements are such that it would not be practical to interview everyone, the Central Bank may choose to short list Applicants for interview. It is therefore important to provide a detailed and accurate account of your qualifications/ experience in your Application.

The anticipated timetable for the competition process is set out below. Applicants should note that the timeline for interviews is indicative only and subject to change:

Milestones	Date
Closing date for receipt of queries	12pm on Monday 12 October 2026
Closing date for receipt of Applications	12pm on Monday 19 October 2026
Interviews	End November 2026

2.1. Eligibility Requirements & Assessment Criteria

The Central Bank is seeking applications for the position of Legal Chairs on the Panel.

The Eligibility Requirements and Assessment Criteria for the position are listed below. Applicants should note that if they are appointed to the Panel as a Legal Chair, they may be appointed as a decision-maker to a case in the position of either Legal Chair or Professional Panel Member (notwithstanding that they have not applied for the position of Professional Panel Member).

Applicants must meet all of the mandatory Eligibility Requirements for the position in order to be considered for interview.

2.1.1. Mandatory Eligibility Requirements

Applicants for this position must have:

- A minimum of 15 years' cumulative post-qualification experience as a practising solicitor, barrister or member of the judiciary.
- Significant experience in at least one and preferably more than one of the following areas:
  - Administrative/regulatory law;
  - Financial services law;
  - Complex litigation.
- Experience of chairing or sitting on tribunals, committees or similar decision-making bodies, or experience as a sitting judge.

2.1.2. Assessment Criteria

All Applicants who meet the mandatory Eligibility Requirements will be assessed on the following skills, experience and core competencies:

- A demonstrated ability to proactively manage a decision-making process in a balanced, fair and time efficient manner.
- A demonstrated ability to work effectively and collaboratively as part of a team and capacity to encourage open and constructive discussions with integrity and in a professional and ethical manner.
- An ability to reach objective, proportionate and reasoned decisions.
- Strong analytical skills, with an ability to interpret large volumes of complex information quickly and accurately.
- Strong IT skills with familiarity of using document management systems.
- An ability to write clearly and concisely.

Please note that we particularly welcome applications from people with flexible availability. Applicants do not need to be resident in Ireland to apply but they do need to be eligible to work in Ireland or the EEA.

2.2. Steps in the Award Process

When we receive your Application, we will check to see that it contains everything we have requested. We may ask you clarification questions about your Application, but we are not obliged to, so please don't assume you will have any opportunity to clarify your response. If it is not complete, it may be eliminated at any stage (even if evaluation has been commenced, or completed).

Applications that are not eliminated on the basis of completeness will be checked for compliance with the mandatory Eligibility Requirements set out in Section 2.1.1 above. If an Application does not meet all of the mandatory Eligibility Requirements for the position applied for then it will be eliminated from the competition. Applications that are complete and compliant will be evaluated against the Assessment Criteria set out in section 2.1.2 above and will receive a score. Candidates who demonstrate a high level of experience and skills in their applications will receive higher scores.

If the number of Applicants meeting the mandatory Eligibility Requirements is such that it would not be practical to interview everyone, the Central Bank may shortlist a number of Applicants to be called for interview.

Interviews are expected to take place towards the end of November 2026 at the Central Bank's premises in Dublin city centre.

This is a ministerially appointed panel. Applicants should note that the appointment process is conducted by the Central Bank in consultation with the Minister for Finance, and information provided by you as part of this application will be shared with the Minister for Finance (to include the Department of Finance) as appropriate. Successful appointment to the Panel is dependent on selection/approval by the Minister. Appointment to the Panel does not guarantee selection as a decision-maker on a case.

All Applicants will be informed of the outcome of their Application.

The Central Bank or Minister for Finance may at any stage (either during this competition or, if an Applicant is successful, after appointment to the Panel) ask Applicants to provide evidence to support any information contained in their Application or supplied at interview. If an Applicant fails to comply with such a request, or the evidence provided is not sufficient to satisfy the Central Bank or the Minister for Finance, the Applicant may be excluded from further participation in the competition (or removed from the Panel if already appointed).

3. How to Apply

To apply for a position on the Panel you must submit the following:

- Completed Application Form and
- Comprehensive and up-to-date Curriculum Vitae.

Your Application must be submitted to us by 12pm on Monday 19 October 2026 (Closing Date) and must be sent by email to tenders@centralbank.ie with the subject line "Regulatory Decisions Panel".

It is your responsibility to make sure your Application is complete, complies with this document, and is submitted on time. If your Application is not complete or compliant, it may be rejected without further clarification.

You must comply with the provisions of this Application Guide. Your Application must not include, or be accompanied by, any statement that could be read as making your Application equivocal, or putting it on a different footing from others. If we think that your Application does not comply with this Application Guide, we can take any step we think appropriate, at our discretion. For example, we may:

- Reject the Application for non-compliance and
- Without prejudice to the right to reject the Application:
  - Ask clarification questions, or ask you to provide additional information (including missing information or information provided in an incorrect form)
  - Waive a requirement which we think is non-material or procedural

- clarify or revise our requirements and invite you and other Applicants to submit revised information to us, based on the updated requirements.

4. Queries

If you have questions about anything in this document, please email tenders@centralbank.ie before **12pm on Monday 12 October 2026**, with the subject line "Query: Regulatory Decisions Panel". We do have a discretion to respond to queries after this time, but there is no guarantee we will be able to do so. Applicants should note that we may issue general clarifications at any time (including clarifications prompted by confidential queries). If we issue a general clarification this will be published on the Central Bank's website.

5. Other Information

If your Application is successful:

- You will be appointed to the Panel by the Minister for Finance following a consultation process between the Central Bank and the Minister. Once appointed to the Panel by the Minister for Finance the Central Bank is responsible for the selection of decision makers from the Panel for specific cases.
- You will be required to sign a Panel Agreement with the Central Bank. The Panel Agreement sets out the overall relationship between the Central Bank and the successful Applicants over the lifetime of the Panel. Each time the Central Bank requires a decision-maker for a particular case it will follow the selection procedure set out in the Panel Agreement to select a member of the Panel. (Please note that when a Panel member is appointed as decision-maker to a case, that member will be required to sign a further Letter of Appointment with the Central Bank.) Applicants who are invited to interview will be provided with a copy of the Panel Agreement and will be required to confirm prior to interview that, if successful, they will sign this document. Successful Applicants will be asked to sign and return the Panel Agreement. If you do not send it back signed correctly within the time we request, we may eliminate your Application and move on to another Applicant.
- As a pre-condition to entering into any Letter of Appointment with you, we will check that you have a current, up to date Tax Clearance Certificate from the Irish Revenue Commissioners. We will not enter into a contract with any Applicant who does not have such a certificate. We may ask you for your Tax Clearance Access Number and Tax Reference Number in order to check your tax status, and providing us with these numbers constitutes consent to our verifying your tax status online. If you do not satisfy this pre-condition, we will not enter into a Letter of Appointment with you and may remove you from the Panel.

- As a service provider to the Central Bank, you will be required to comply with the policies in our Contractor Policy Pack.
- Appointment to the Panel does not guarantee selection for appointment as a decision-maker to a case. If a Panel member is appointed as decision-maker, the time commitment required will depend on the case to which the Panel member is appointed.
- Appointment to the Panel will be for an initial period of four years but may be extended by up to a further four years by agreement.
- The members of the Panel who are selected for appointment as decision-makers will do so under a contract for services with flexible working arrangements and not as an employee of the Central Bank. The Panel will also include Central Bank employees and may be supplemented with additional internal or external members from time to time as required.
- We reserve the right to deduct payroll taxes from payments made to certain service providers in accordance with relevant tax law, albeit that a contract for services exists between the parties. The contract will not give rise to an employment relationship between the Central Bank and the service provider.
- Positions on the Panel are unremunerated, i.e. there are no retainer fees payable. On appointment as a decision-maker to a case, an hourly or daily rate will be payable in respect of attendance at meetings and time spent on preparatory work. The remuneration rates are as follows:
  - Legal Chairs: €1,000 per day (or €200 per hour, subject to the daily cap)
  - Professional Panel Members: €850 per day (or €170 per hour, subject to the daily cap).
- We will pay, at public sector rates in accordance with the Central Bank's Travel Policy, vouched travel, accommodation and subsistence expenses reasonably incurred by appointed decision-makers who are normally resident outside Dublin.
- The names of all persons who are appointed to the Panel will be published on the Central Bank website.
- The RDU conducts paperless hearings and Panel members are expected to possess a familiarity with and demonstrate a proficient use of all appropriate information technology to facilitate this. Training on the particular software and IT processes used by the Central Bank, as well as ongoing IT support, will be provided.
- We may organise decision-maker training seminars from time to time and members of the Panel will be required to attend such seminars.

- All appointments to the Panel will be subject to compliance with vetting requirements of the Central Bank, including by police authorities.

6. Important Information

Disclaimer

The information in this Application Guide (**Guide**) has not been independently verified, and we make no representation or warranty (express or implied) about it. It is your responsibility to fully read and understand the Guide and to ask us any questions you have using the query process in section 4. We have no liability or responsibility in relation to the accuracy, adequacy or completeness of this Guide or in relation to this Application process.

Nothing in this Guide is a representation of fact, or a promise regarding the future, and you cannot rely on the contents of this document. We make no commitment to enter into a Panel Agreement on foot of this Application process and we may cancel this process at any time without appointing any Applicants to the Panel. This Guide is not contractually binding on us and you shall have no legitimate expectations arising from it. It supersedes any previous correspondence / communication between us and you should not rely on any such previous interaction.

Costs

You are liable for all your own costs, expenses or losses arising from this Application process including, but not limited to, attendance at interview. We have no obligation to reimburse you for any costs, expenses or losses, regardless of whether or not this process results in appointments to the Panel and regardless of the reason for the outcome of the process.

Data Protection and Access to Information

As part of the application process, you may provide us with personal data within the meaning of data protection legislation. We will use this information to assess your skills and experience against the eligibility requirements and assessment criteria in order to determine your suitability for shortlisting, interview and subsequent proposal to the Minister.

As set out in section 2.2 above, applicants should note that this appointment process is conducted by the Central Bank in consultation with the Minister for Finance in accordance with section 33BI of the Central Bank Act 1942 (as amended). Information provided by you as part of this application will be shared with the Minister for Finance (to include the Department of Finance) as part of that consultation process and his subsequent approval and appointment of applicants to the Panel.

The Central Bank and the Department of Finance are independent data controllers for the purposes of this appointment process. The Central Bank's Data Protection Privacy Notice regarding how we collect and use personal data is on our website. Any information provided by you will be used for the purposes of this competition only and will be treated in a confidential manner. Information about how the Department of Finance collect and use personal data is available here.

Any information provided by you will be used for the purposes of this competition only and will be treated in a confidential manner. If we provide you with personal data as part of this Application process, we expect you to process it in full compliance with data protection law. Anything you write in your application may be discussed in more depth, should you be called to interview.

We are, or may become subject to, legislation on access to information, such as the Freedom of Information Act 2014 and the European Communities (Access to Information on the Environment) Regulations 2007 to 2014. Information you provide to us (including any personal data submitted) may be liable to be disclosed under any such legislation.

Publicity & Confidentiality

We have the right, and in some cases we are obliged, to disclose to third parties information about this process and any Panel Agreement entered into on foot of it. This includes statements to the media and/or publication on any website or on social media.

This Guide is our property, and is provided to you for the sole purpose of providing us with an Application for our requirements. It may not be used or communicated by you for any other purposes without our prior written permission, and in particular, should not be used, reproduced or labelled in any way that would disclose our identity.

Change in Information Submitted

If there is any change to the information submitted in your Application after the submission date, we expect you to tell us about it immediately, using the contact details in section 4 above. We may revise our assessment of your Application on the basis of the new information, including whether you remain suitable to carry out the work. Failure to tell us about the change may result in elimination from the process.

Canvassing or Collusion

If you, or anyone associated with you, does any of the following in connection with this Application process, you may be eliminated from the process (we may also take other steps against you and such conduct may also carry criminal liability):

- Directly or indirectly canvasses, or offers any inducement, fee or reward, to any employee, servant or agent of the Central Bank or our advisors;
- Does anything which would constitute a breach of the Criminal Justice (Corruption Offences) Act 2018 or the Regulation of Lobbying Act 2015;

- Carries on any other form of co-operation or collusion which we consider has actually or potentially undermined this process.

Conflicts of Interest and Registrable Interests

If you are aware of any conflict of interest (actual or potential) in applying to us, please let us know immediately, using the query process described in section 4 above. We will decide on the appropriate course of action to address the conflict, which may include eliminating your Application from the process or terminating any contract entered into.

Similarly, any "registrable interest" involving you and us, or our employees and their "relatives", must be disclosed in your Application (or after you have submitted the Application, if it only comes to your attention then). "Registrable interest" and "relative" are interpreted as per section 2 of the Ethics in Public Office Acts 1995 and 2001, available at www.irishstatutebook.ie. Again, we will decide on the appropriate course of action to take, which may include eliminating your Application from the process, or terminating any contract entered into.

Reserved Rights and Discretion

We have the right at any time, without liability, to:

- Change our procedures for this Application process;
- Amend this Guide by notice (including the Closing Date);
- Not furnish Applicants with additional or updated information in respect of any aspect of the process;
- Reject any or all of the Applications received;
- Not appoint any Applicant;
- Terminate the process at any time;
- Take any step that we consider appropriate to ensure that healthy competition is maintained during this process.

Applicable Law and Jurisdiction

This Guide is governed by and shall be construed in accordance with the laws of Ireland. The Irish courts will have exclusive jurisdiction in relation to any disputes arising from this Guide.

Notifications

Any notifications in relation to this competition including, but not limited to: the Closing Date; clarifications; changes to the Application process or amendments to this Guide, will be published on the Central Bank website. It is the responsibility of Applicants to monitor the website for notifications.