

Form A (Full Form)

Q1.1 PART 1 - Notes on Completion

THE APPLICANT SHOULD NOT COMPLETE THIS APPLICATION FORM UNTIL IT HAS READ AND IS FAMILIAR WITH:

- 1) The “Guidance Note on Completing an Application Form for Authorisation as a Retail Intermediary – A FORM” (the Guidance Note) (many terms used in this application form are described in the Guidance Note); and
 - 2) The relevant legislation under which the applicant is seeking authorisation as a retail intermediary i.e., the:
 - Investment Intermediaries Act 1995 (IIA); and/or
 - European Union (Insurance Distribution) Regulations 2018 (IDR); and/or
 - European Union (Consumer Mortgage Credit Agreements) Regulations 2016 (CMCAR); and/or
 - Consumer Credit Act 1995 (CCA), as appropriate.
- **This application form should ONLY be completed by an applicant that satisfies the following criteria. The applicant:**
 - a) **Does not propose** to have an organisational structure that includes branches, tied insurance intermediaries, IIA tied agents, sub-brokers or agents within 12 months of authorisation;
 - b) **Does not propose** to operate as a Managing General Agent (MGA) within 12 months of authorisation;
 - c) **Does not propose** to passport its services into other Member States within 12 months of authorisation;
 - d) **Does not propose** to act only as a tied insurance intermediary and/or as an IIA tied agent within 12 months of authorisation; and
 - e) **Does not propose** to provide services to 2,500 or more consumers based on a projected average number of consumers in year’s 1-3 post authorisation.
 - An applicant is required to answer all the questions within the application form that are relevant to it, or if a question is not relevant include 'N/A', where permitted.
 - Where an applicant cannot confirm or answer questions that indicate that it is in a position to confirm compliance with legislation or regulatory requirements, the applicant will receive a notification stating ***This requirement is an expectation of any firm applying for authorisation/registration. Please review the firms response and refer to Part 1 for further information.*** Please note, the application form contains certain statements that firms seeking authorisation/registration are expected to be in a position to confirm. For example, a firm is required to confirm it is in a positive cash flow position as at the date of authorisation. An applicant should consider whether it is in a position to apply for authorisation/registration at this time, if it cannot provide expected confirmations or information.
 - If an applicant cannot answer a question(s) asked or provide relevant confirmations, the information or documentation requested, it should email RIAuthorisations@centralbank.ie explaining the rationale for being unable to answer the relevant question(s) or provide the information or documentation requested.
 - Any questions that require a ‘File Upload’ should be completed by uploading a document where a response to that question has been provided. If you need to upload multiple files, for example, the letters of appointment for CMCAR and CCA, you will need to upload a zipped file containing the multiple

attachments into the online application form. If you upload the wrong document, you can click anywhere on the white box to bring up the select again after you have selected a file.

- The applicant should note that any information or documentation provided with its application submission that has not been requested as part of the application process will be deleted and will not be reviewed.
- The applicant should ensure that it has read and understands the Declaration being made in Part 8 of the application form. This Declaration should be fully completed, signed and dated.
- The applicant is obliged to inform the Central Bank of any material changes to the information provided in the application submission, in a timely manner, during or after the application process.
- The Central Bank may seek further information or clarification in respect of the information provided by the applicant in the application submission for the purpose of assessing and reaching a determination in respect of the application. The Central Bank applies a risk-based approach in assessing applications and the nature, scale and complexity of the applicant will determine the extent to which any further information or clarification is sought from an applicant. The Central Bank may also decide to interview key members of the senior management of an applicant before deciding whether to grant an authorisation. The Central Bank will only grant an authorisation to an applicant if it is satisfied that the applicant has demonstrated that it meets the relevant authorisation requirements.
- The applicant should ensure that all information provided in the application submission is accurate and complete. All information which might reasonably be considered relevant for the purpose of the application must be disclosed. If not, the application may be refused or the application process may be delayed.
- An application submission will only progress to the Assessment Phase of the application process when the following have been received:
 - a. A fully completed **application form** (including all required supporting documentation);
 - b. An **Individual Questionnaire (IQ)** in respect of each person proposed to hold a Pre-Approval Controlled Function (PCF) role within the applicant (to be provided when the applicant receives a request to submit the relevant IQ(s) via the Central Bank of Ireland Portal (the Portal)); and
 - c. **A Garda Vetting Invitation Form** (including proof of identify) and Vetting Application Form (where applicable and when the applicant is requested to submit these forms). For further information on the retail intermediary authorisation process and guidance material to assist applicants in completing IQs and the Garda Vetting Invitation Form and Vetting Application Form, refer to the relevant page(s) on the Central Bank website (here) and in the relevant sections of 'Completing and Submitting an Individual Questionnaire'.
- An incomplete application may be returned to the applicant and the applicant will be advised that the application does not contain sufficient material to be progressed.
- The legislative and regulatory requirements referred to in this application form are not exhaustive and the applicant should ensure that it is familiar with, and in a position to comply with, all the relevant legislative and regulatory requirements applicable to its proposed regulated activities, should it be granted an authorisation by the Central Bank.
- The Central Bank may process personal data provided by the applicant in order to fulfil its statutory functions or to facilitate its business operations. Any personal data will be processed in accordance with the requirements of data protection legislation. Any queries concerning the processing of personal data by the Central Bank may be directed to dataprotection@centralbank.ie. A copy of the Central Bank's Data Protection Notice is available at www.centralbank.ie/fns/privacy-statement. **Any queries in relation to this application form should be sent to RIAuthorisations@centralbank.ie**
- **IMPORTANT NOTICE – FALSE OR MISLEADING INFORMATION** The applicant must ensure that **ALL** information provided to the Central Bank in relation to the application submission is accurate and

complete. The provision of **false or misleading** information in respect of an application submission is a significant factor to which the Central Bank will have regard, which may adversely affect your application:

- In particular, in respect of an application for authorisation as an authorised investment business firm (referred to herein as an **investment intermediary**) under the IIA:
 - the provision of false or misleading information or statements by the applicant is a criminal offence punishable by, on summary conviction, a fine and/or a maximum of 12 months' imprisonment and, on conviction on indictment, a fine and/or a maximum of 10 years' imprisonment; and
 - in the event that authorisation is granted, the Central Bank may subsequently revoke the authorisation on the ground that the authorisation was obtained by making statements, or providing information, that the applicant knew or ought to have known were false or misleading.
- In particular, in respect of an application for registration as an **insurance, reinsurance or ancillary insurance intermediary** under the IDR:
 - the provision of a notification by the applicant, which is false or misleading in a material particular or which the applicant does not believe to be true, is a criminal offence punishable by, on summary conviction, a fine and/or a maximum of 12 months' imprisonment and, on conviction on indictment, a fine and/or a maximum of 3 years' imprisonment; and
 - in the event that registration is granted, the Central Bank may subsequently withdraw the registration of, and remove from the Register, an insurance, reinsurance or ancillary insurance intermediary, where it was obtained by means of a false or misleading representation.
- In particular, in respect of an application for authorisation as a **mortgage credit intermediary**, under the CMCAR:
 - the wilful provision of any information, which is false or misleading, is a criminal offence punishable by, on summary conviction, a fine and/or a maximum of 12 months' imprisonment and, on conviction on indictment, a fine and/or a maximum of 3 years' imprisonment; and
 - in the event that authorisation is granted, the Central Bank may subsequently suspend the operation of, or revoke, the authorisation where it was obtained by the provision of false or misleading statements by the applicant or any other irregular means.
- In particular, in respect of an application for authorisation as a **mortgage intermediary** under the CCA, a person shall not wilfully give any information, which is false or misleading.

Q1 I confirm that I have read and understand Part 1.

Yes

No

PART 2 - Applicability of this Application Form

All applicants must complete all questions set out below

Respond to the questions below to confirm that the applicant satisfies the criteria to use this application form:

Q2.1 Confirm the legislation under which the applicant is seeking authorisation:

Investment Intermediaries Act 1995 (IIA)

European Union (Insurance Distribution) Regulations 2018 (IDR)



Q2.1.1 Confirm other legislation under which the applicant is seeking authorisation:

European Union (Consumer Mortgage Credit Agreements) Regulations 2016 (CMCAR)

Consumer Credit Act 1995 (CCA)

Q2.2 Confirm that, within 12 months of authorisation, the applicant **does not propose** to have an organisational structure that includes tied insurance intermediaries, IIA tied agents, sub-brokers or agents

Yes

No

Q2.3 Confirm that, within 12 months of authorisation, the applicant **does not propose** to have an organisational structure that includes domestic branches

Yes

No

Q2.4 Confirm that, within 12 months of authorisation, the applicant **does not propose** to operate as a Managing General Agent (MGA)

Yes

No

Q2.5 Confirm that, within 12 months of authorisation, the applicant **does not propose** to provide insurance distribution and/or reinsurance distribution services and/or mortgage credit intermediation from a branch established in another Member State (i.e., on a Freedom of Establishment basis)

Yes

No

Q2.6 Confirm that, within 12 months of authorisation, the applicant **does not propose** to provide insurance distribution and/or reinsurance distribution services and/or mortgage credit intermediation on a cross border basis in another Member State (i.e., on a Freedom of Services basis)

Yes

No

Q2.7 Confirm that the applicant **does not propose** to provide services to 2,500 or more consumers based on a projected average number of consumers in years 1-3 post authorisation

Yes No

Q2.8 Confirm that, within 12 months of authorisation, the applicant **does not propose** to act as a tied insurance intermediary and/or act as an IIA tied agent only

Yes No

Q3.1 PART 3 - Applicant Information All applicants must complete all questions set out below

Q3.1 Full legal name of the applicant

Q3.2 Previous legal name(s) of the applicant (if applicable, or else enter 'N/A')

Q3.3 Legal status of the applicant

Q3.4 Trading name(s) the applicant will use, if different from response to question 3.1 above, and relevant Irish Companies Registration Office Business Name Registration Number(s) (if applicable, or else enter 'N/A')

Q3.5 Please answer the following question.

	(a) Head Office of the Applicant	(b) Registered Office of the Applicant	(c) Principal Place of Business of the Applicant
	Answer	Answer	Answer
Postal Address			
Telephone Number			
Email Address(es)			
Website Address(es)			

Q3.6 Confirm if the applicant, either on the date of authorisation or within the first 12 months of authorisation, intends to establish other places of business other than its principal place of business set out in response to question 3.5 above

Yes No

Q4.1 Confirm application type

- Company Applicant
- Sole Trader Applicant
- Partnership Applicant

Q4.1.1 Confirm that the scope of the applicant's Constitutional Document(s) is/are sufficiently wide to permit it to conduct the proposed retail intermediary activities and any other proposed activities

Yes No

Q4.1.2 Provide the applicant's Irish Companies Registration Office (CRO) Registered Number

Q4.1.3 Provide the applicant's **current** Irish Revenue Tax Clearance Certificate (TCC) with the Tax Reference Number **redacted**

Q4.1.4 Confirm that the applicant's Irish Revenue Tax Clearance Certificate (TCC) provided is the **most up to date** TCC issued to the applicant by the Irish Revenue

Yes No

Q4.1.5 **The Director(s) confirm that to the best of my/our knowledge and belief, and having conducted appropriate due diligence, that:**

Q4.1.5(a) The total assets of [the applicant] exceeds the total liabilities of [the applicant] as at the date of authorisation, and for the first 12 months of authorisation, and that goodwill and other intangible assets have been excluded in the calculation of the assets of [the applicant]

Yes No

Q4.1.5(b) [the applicant] is in a positive cash flow position as at the date of authorisation and that the applicant is not currently aware of any circumstances that would cause this position to change within the first 12 months of authorisation

Yes No

Q4.1.6 The director(s) confirm that [the applicant] will notify the Central Bank immediately if at any time the financial circumstances of [the applicant] change to an extent which would render it unable to answer 'Yes' in response to questions 4.1.4(a) or (b) above

Yes No

Q4.2.1 Provide the applicant's **current** Irish Revenue Tax Clearance Certificate (TCC) with the Tax Reference Number **redacted**

Q4.2.2 Confirm that the applicant's Irish Revenue Tax Clearance Certificate (TCC) provided is the **most up to date** TCC issued to the applicant by the Irish Revenue

Yes No

Q4.2.3 I, [the applicant] confirm that to the best of my knowledge and belief, and having conducted appropriate due diligence, that:

Q4.2.3(a) The total of the personal and business assets of [the applicant] exceeds the total of the personal and business liabilities of [the applicant] as at the date of authorisation, and for the first 12 months of authorisation, and that goodwill and other intangible assets have been excluded in the calculation of the personal and business assets of [the applicant]

Yes No

Q4.2.3(b) [the applicant] is in a positive cash flow position as at the date of authorisation and that the applicant is not currently aware of any circumstances that would cause this position to change within the first 12 months of authorisation

Yes No

Q4.2.4 I confirm that [the applicant] will notify the Central Bank immediately if at any time the financial circumstances of [the applicant] change to an extent which would render it unable to answer 'Yes' in response to questions 4.2.2(a) or (b) above

Yes No

Q4.3.1 Confirm that the scope of the applicant's Partnership Agreement is sufficiently wide to permit it to conduct the proposed retail intermediary activities and any other proposed activities

Yes No

Q4.3.2 Provide the applicant's **current** Irish Revenue Tax Clearance Certificate (TCC) with the Tax Reference Number **redacted**

Q4.3.3 Confirm that the applicant's Irish Revenue Tax Clearance Certificate (TCC) provided is the **most up to date** TCC issued to the applicant by the Irish Revenue

Yes No

Q4.3.4 We, [the applicant] confirm that to the best of our knowledge and belief, and having conducted appropriate due diligence, that:

Q4.3.4(a) The total of the personal and business assets of each Partner exceeds the total of the personal and business liabilities of each Partner as at the date of authorisation, and for the first 12 months of authorisation, and that goodwill and other intangible assets have been excluded in the calculation of the personal and business assets of each Partner

Yes No

Q4.3.4(b) Each Partner is in a positive cash flow position as at the date of authorisation and that the applicant is not currently aware of any circumstances that would cause this position to change within the first 12 months of authorisation

Yes No

Q4.3.5 The Partners confirm that each Partner will notify the Central Bank immediately if at any time the financial circumstances of each Partner change to an extent which would render them unable to answer 'Yes' in response to questions 4.3.3(a) and/or (b) above

Yes No

Q5 PART 5 - Authorisation Type

All applicants must complete Section 5.1 and/or 5.2 and/or 5.3 and/or 5.4 set out below

Q5.1 Investment Intermediaries Act 1995 (IIA) Application

Q5.1.1 (a) Select application authorisation type

- (i) Provide investment advice
- (ii) Receive and transmit orders in relation to investment instruments on behalf of investors
- (iii) N/A

Q5.1.1 (b) Select application authorisation type

- (i) Act as a Deposit Agent
- (ii) Act as a Deposit Broker
- (iii) N/A

Q5.1.2 If yes to questions 5.1.1(a) and/or 5.1.1(b) above, indicate in the table below the investment instruments (other than those offered by insurance undertakings) in respect of which the applicant proposes to provide investment advice and/or receive and transmit orders. If yes to questions 5.1.1(b) and/or 5.1.1 (c) and/or 5.1.1 (d) above, indicate in the table below to whom these orders will be transmitted (i.e., the Product Producers with whom the applicant will hold a Letter of Appointment):

	Tick to select		Provide details below	
	Investment Advice	Receive and Transmit Orders	Name of Product Producer	Regulator of Product Producer

Q5.2.4 Provide a description of the other type of activity below

Q5.2.5 Provide details of the person(s) within the applicant who is (are) responsible for the insurance or reinsurance distribution business, as provided for in Regulation 6(3)(b) of the IDR:

	Click to write Column 1	
	Person 1	Person 2
Name		
Position in the Applicant		
Email Address		
Phone Number		

Q5.2.6 (a) Confirm that the person(s) proposed in response to question 5.2.5 above will hold a PCF role within the applicant and will be compliant with the requirements of the Minimum Competency Code 2017 as at authorisation date

Yes No

Q5.2.6 (b) Confirm that the applicant has assessed and is satisfied that the person(s) identified in response to question 5.2.5 above has (have) the appropriate skills and experience to assume this responsibility as provided for in Regulation 20 of the IDR

Yes

No

Q5.2.7 Provide details of the identity of the insurance undertakings, insurance intermediaries and/or ancillary insurance intermediaries in respect of which the applicant intends to distribute insurance products in the first 12 months post authorisation below:

	Click to write Column 1	Click to write Column 2	Click to write Column 3
	Legal Name	Trading Name	Country of Entity
⊗ Entity 1			
Entity 2			

[additional rows permitted online]

Q5.2.8 Confirm that the applicant has reviewed and assessed the requirements set out in Regulations 30, 31 and 34 to 37 of the IDR, and that, where relevant, it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with those requirements on the date of authorisation and on an on-going basis

Yes No

Q5.2.9 Confirm that the applicant has reviewed and assessed the requirements set out in Regulations 30, 31(1)(a), (c), (d) and (i) and 33 to 37 of the IDR, and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with those requirements on the date of authorisation and on an on-going basis

Yes

No

Q5.2.10 Confirm that the applicant has reviewed and assessed the requirements (applicable to its activities) set out in Regulation 38 of the IDR and Commission Delegated Regulation (EU) 2017/2358 with regard to product oversight and governance requirements for insurance undertaking and insurance distributors, and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with the applicable requirements on the date of authorisation and on an on-going basis

Yes

No

Q5.2.11 Confirm that the applicant's insurance distribution arrangements will aim to prevent and mitigate customer detriment, and ensure that the objectives, interests and characteristics of customers are taken into account

Yes

No

Q5.2.12 Confirm that the applicant will regularly review its insurance distribution arrangements to ensure that those arrangements remain appropriate and up to date

Yes

No

Q5.2.13 Confirm that the applicant has reviewed and assessed the requirements set out in Regulations 39 to 43 of the IDR, and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with those requirements on the date of authorisation and on an on-going basis

Yes

No

Q5.2.14 Premium Handling Requirements

Q5.2.14 (a) Confirm if the applicant intends to operate a Client Premium Account(s)

Yes

No

Q5.2.14 (b) Confirm that the applicant has reviewed and assessed the Premium Handling Requirements set out in Part 4, Chapter 3, Section 309-312, of the 'Consumer Protection Regulations 2025' and the IDR, and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with those requirements on the date of authorisation and on an on-going basis

Yes

No

Q5.2.14 (c) Confirm that the authorised signatories on the Client Premium Account(s) are appropriate persons within the applicant

Yes No

Q5.2.14 (d) If yes to question 5.2.14(a) above, confirm that a bank account has been opened in the legal name of the applicant and has been clearly designated as a Client Premium Account

Yes No

Q5.2.14(e) If no to question 5.2.14(d) above, please confirm that the firm will confirm when a bank account has been opened in the legal name of the firm and that it has been clearly designated as a Client Premium Account

Yes No

Q5.3 European Union (Consumer Mortgage Credit Agreements) Regulations 2016 (CMCAR) Application

Q5.3.1 If applying for authorisation as a mortgage credit intermediary under the CMCAR , confirm if the applicant intends to engage in the following activities:

Q5.3.1 (a) Presenting or offering mortgage credit agreements to consumers

Yes No

Q5.3.1 (b) Assisting consumers by undertaking preparatory work or other pre-contractual administration in respect of credit agreements other than as referred to in point (a) above

Yes No

Q5.3.1 (c) Concluding mortgage credit agreements with consumers on behalf of the creditor

Yes No

Q5.3.1 (d) Providing advisory services (i.e., the provision of personal recommendations to a consumer in respect of one or more transactions relating to mortgage credit agreements)

Yes No

Q5.3.2 Does the applicant hold any of the following licences - as provided for in Regulation 31(1)(5) of the CMCAR, the Central Bank may refuse to grant an authorisation where the applicant is a holder of any of these licences:

Q5.3.2 (a) Bookmakers Licence

Yes No

Q5.3.2 (b) Licence for the sale of intoxicating liquor

Yes No

Q5.3.2 (c) Gaming Licence

Yes No

Q5.3.2 (d) Moneylender Licence

Yes No

Q5.3.2 (e) Pawnbroker Licence

Yes No

Q5.3.3 Provide details of the identity of the undertakings (i.e., creditors and/or mortgage credit intermediaries) in respect of which the applicant intends to act as a mortgage credit intermediary in the first 12 months post authorisation below:

	Click to write Column 1	Click to write Column 2	Click to write Column 3
	Legal Name	Trading Name	Country of Entity
Entity 1			
Entity 2			

[additional rows permitted online]

Q5.3.4 For the undertakings identified in response to question 5.3.3 above, provide at least one Letter of Appointment in place (signed by the applicant and the relevant undertaking, but not yet effective). Please note, for CMCAR renewal applications the applicant is required to provide Letters of Appointment for all appointments the applicant wishes to be recorded on its Certificate of Authorisation as at authorisation date.

Q5.3.5 For each undertaking identified in response to question 5.3.3 above, where a Letter of Appointment is not in place at authorisation date, confirm that the applicant will have a Letter of Appointment in place (signed by the applicant and the relevant undertaking)

Yes No

Q5.3.6 Provide details of the person(s) within the applicant who is (are) responsible for the mortgage credit intermediation business, as provided for in Regulation 31(10)(a) of the CMCAR:

Q5.3.6 (a) Name

Q5.3.6 (b) Position in the Applicant

Q5.3.6 (c) Postal Address

Q5.3.6 (d) Phone Number

Q5.3.6 (e) Email Address

Q5.3.7 Confirm that:

Q5.3.7 (a) The person(s) proposed in response to question 5.3.6 above will hold a PCF role within the applicant and will be compliant with the requirements of the Minimum Competency Code 2017 as at authorisation date

Yes No

Q5.3.7 (b) The applicant has assessed and is satisfied that the person(s) identified in response to question 5.3.6 above has (have) the appropriate skills and experience to assume this responsibility as provided for in Regulation 31 of the CMCAR

Yes No

Q5.4 Consumer Credit Act 1995 (CCA) Application

Q5.4.1 If applying for authorisation as a mortgage intermediary under the CCA, confirm if the applicant intends to engage in the following activities:

Q5.4.1 (a) Introducing consumers to an intermediary who arranges, or offers to arrange, for a mortgage lender to provide the consumer with a housing loan

Yes No

Q5.4.1 (b) Arranging, or offering to arrange, for a lender to provide equity release credit agreements to consumers

Yes No

Q5.4.2 Does the applicant hold any of the following licences - as provided for in Section 116(9)(c) of the CCA, the Central Bank may refuse to grant an authorisation where the applicant is a holder of any of these licences.

Q5.4.2 (a) Bookmakers licence

Yes No

Q5.4.2 (b) Licence for the sale of intoxicating liquor

Yes No

Q5.4.2 (c) Gaming Licence

Yes No

Q5.4.2 (d) Moneylender Licence

Yes No

Q5.4.2 (e) Pawnbroker Licence

Yes No

Q5.4.3 Provide details of the identity of the undertakings (i.e., creditors and/or mortgage intermediaries) in respect of which the applicant intends to act as a mortgage intermediary in the first 12 months post authorisation below:

	Click to write Column 1	Click to write Column 2	Click to write Column 3	Click to write Column 4	Click to write Column 5
	Legal Name	Trading Name	Postal Address	Email Address	Phone Number
Undertaking 1					
Undertaking 2					

[additional rows permitted online]

Q5.4.4 For the undertakings identified in response to question 5.4.3 above, provide at least one Letter of Appointment in place (signed by the applicant and the relevant undertaking, but not yet effective). Please note, for CCA renewals/applications, the applicant is required to provide Letters of Appointment for all appointments the applicant wishes to be recorded on its Certificate of Authorisation.

Q5.4.5 For each undertaking identified in response to question 5.4.3 above, where a Letter of Appointment is not in place at authorisation date, confirm that the applicant will have a Letter of Appointment in place (signed by the applicant and the relevant undertaking)

Yes No

Q6 PART 6 - Business Plan

All applicants must complete all sections set out below

Q6.1 Business Plans / Projections

Q6.1.1 Confirm if the applicant is currently trading or has traded in the last 12 months

Yes No

Q6.1.2 Confirm that the applicant has prepared a detailed business plan for the first 12 months after its expected authorisation date and that the business plan has been approved by its board of directors, its

partners or the sole trader. The business plan should set out the applicant’s proposed business model (including the key resources and infrastructure – technical or otherwise - to support the business model), proposed activities (types of products and services), estimated client numbers, projected financial position (including details of its profit and loss and balance sheet) and its strategy to grow and develop its business in a manner that ensures that it acts in the best interests of its clients at all times such that conduct and consumer protection issues do not arise

Yes No

Q6.1.3 (a) Indicate in the table below the total number of existing and future clients of the applicant who meet the definition of a consumer that the applicant **anticipates providing services** to in each year, by authorisation type, over the next 3 years (include the number of Irish consumers in brackets after the total number): If the applicant is currently authorised/registered under the IIA/IDR/CMCAR/CCA, please include the clients of the applicant for each authorisation/registration held

	Existing Clients/Transferring Clients	Year 1	Year 2	Year 3
IIA				
IDR				
CMCAR				
CCA				

Q6.1.3 (b) Indicate in the table below how many existing and future clients of the applicant who do not meet the definition of a consumer that the applicant anticipates providing services to in each year, by authorisation type, over the next 3 years (include the number of Irish non-consumers in brackets after the total number): If the applicant is currently authorised/registered under the IIA/IDR/CMCAR/CCA, please include the clients of the applicant for each authorisation/registration held

	Existing Clients/Transferring Clients	Year 1	Year 2	Year 3
IIA				
IDR				
CMCAR				
CCA				

Q6.1.4 Indicate in the table below the projected figures for the applicant’s turnover, net profit and total net assets for the current year, where applicable, and over the next 3 years (For applicants seeking authorisation

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as a retail intermediary under the IIA, please ensure the figures provided below correspond with those in the financial projections requested in Q5.1.6):

	Current Year	Year 1	Year 2	Year 3
IIA Turnover				
IDR Turnover				
CMCAR Turnover				
CCA Turnover				
Turnover from Unregulated/Other Activities				
Net Profit				
Total Net Assets				

Q6.1.5 Confirm if there are any charges, guarantees, indemnities or other security or commitments (including Letters of Comfort) given by the applicant to third parties which are in effect at the date of making an application submission or which it is envisaged will be given in the first 12 months after authorisation date (including those relating to other Group undertakings, where relevant)

	Yes	No	If yes, provide details of the charges, guarantees, indemnities or other security or commitments given by the applicant to third parties, as appropriate
Answer	<input type="radio"/>	<input type="radio"/>	

Q6.1.6 Confirm that the applicant will monitor and mitigate the risk that it may not be able to operate within the bandwidth of its financial projections on an on-going basis

Yes No

Q6.1.7 Where the applicant has previously had its financial statements audited, confirm whether the audited financial statements carried a qualified opinion, adverse opinion or disclaimer of opinion in any of the 5 years preceding the date of making an application submission

Yes No N/A

Q6.1.8 Provide a copy of the relevant audit report(s) and supporting information describing the basis for the qualified opinion

Q6.1.9 Provide details of the applicant's accounting year-end [DD/MM]

Non IIA/IDR/CMCAR/CCA Activities

Q6.2.1 Confirm if the applicant proposes to engage in:

Q6.2.1 (a) Any unregulated activities (i.e., activities not falling within the scope of the IIA/IDR/CMCAR/CCA or any other financial services legislation falling within the regulatory remit of the Central Bank or another regulatory authority)

Yes No

Q6.2.1 (b) Any other regulated activities (i.e., activities not falling within the scope of the IIA/IDR/CMCAR/CCA but within the scope of other financial services legislation falling with the regulatory remit of the Central Bank or another regulatory authority)

Yes No

Q6.2.2 Provide a description of these unregulated activities or other regulated activities

Q6.2.3 Confirm whether the applicant is aware of any potential conflict of interest(s) that may arise in the course of providing its proposed regulated activities

Yes No

Q6.2.4 Confirm that the applicant has assessed and is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant addresses the conflict of interest(s) identified in an appropriate manner

Yes No

Q6.2.5 (a) Please confirm that the applicant will ensure that unregulated activities will be managed and provided in compliance with Part 2, Chapter 8, Section 72-73, of the Consumer Protection Regulations 2025 in relation to the provision of these activities.

Yes No

Q6.2.5 (b) Please confirm that the applicant will ensure that customers are informed that the service/product they are being offered is unregulated and does not carry the protections of regulated services/products, meaning that the service/product may carry more risk.

Yes No

Q7

PART 7 - Programme of Operations

All applicants must complete all sections set out below

Q7.1 Structure / Governance and Staffing Arrangements

Q7.1.1

Confirm that the applicant has assessed and is satisfied that it has appropriate governance and staff resourcing arrangements in place to ensure that adequate and effective control of the applicant rests in the State (i.e., that the substance and mind and management of the applicant is located in the State and the day-to-day decisions in respect of the applicant’s business are made in the State) and that the applicant is capable of being effectively supervised by the Central Bank

Yes

No

Q7.1.2

Information on Staff Members (excluding Executive Director(s)/Sole Trader/Partners) or N/A if not applicable.

	Provide Details Below				Tick if applicable		
	Name of Staff Member (excluding Executive Director(s)/Sole Trader/Partners)	Role	Full Time or Part Time	Time Commitment in days	Is this staff member involved in Regulated Activities	Is this staff member involved in Unregulated/Other Activities	Subject to MCC
Staff Member 1					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staff Member 2					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[additional rows permitted online]

Q7.1.2(a)

Please upload a Word document including the required information from question 7.1.2: *Information on Staff Members (excluding Executive Director(s)/Sole Trader/Partners)* if the applicant has more than ten staff.

Q7.1.3

Information on Executive Director(s)/Sole Trader/Partners.

	Provide Details Below				Tick if applicable		
	Name of Executive Director(s)/Sole Trader/Partners	Role	Full Time or Part Time	Time Commitment in days	Is this Executive Director(s)/Sole Trader/Partners involved in Regulated Activities	Is this Executive Director(s)/Sole Trader/Partners involved in Unregulated/Other Activities	Subject to MCC

Executive Director/Sole Trader/Partner 1					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Executive Director/Sole Trader/Partner 2					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[additional rows permitted online]

Q7.1.3(a)

Please upload a Word document including the required information from question 7.1.3: *Information on Executive Director(s)/Sole Trader/Partners* if the applicant has more than ten Executive Directors

Q7.1.4

Confirm that the applicant will hold Board meetings (or other equivalent governance forums for non-corporates) in the State at an appropriate frequency and with an appropriate quorum and agenda (which will include, at a minimum, items relating to governance, compliance (including conduct and consumer protection risks), financial and operational matters)

Yes No

Q7.1.5

Confirm that the applicant will document and maintain appropriate records of key decisions made by the applicant in respect of the governance, compliance (including conduct and consumer protection risks), financial and operational matters discussed at Board meetings (or other equivalent governance forums for non-corporates) referred to in question 7.1.4 above

Yes No

Q7.1.6 List all the individuals proposed to hold ANY PCF roles in the applicant in the table below:

	Name	PCF Number & PCF Role	Location	Job Title	Time Commitment in Days
	Answer 1	Answer 1	Answer 1	Answer 1	Answer 1
Individual 1					
Individual 2					

[additional rows permitted online]

Q7.1.7 Confirm that the applicant will submit all required IQs (including the Vetting Invitation Form (including proof of identity) and the Vetting Application Form (where relevant)) within 20 working days of receipt of request to submit relevant IQ's, and that the applicant is aware that its application will not be progressed to the Assessment Phase of the application process if all required IQs (including the Vetting Invitation Form (including proof of identity) and the Vetting Application Form (where relevant)) are not submitted or are deemed not to contain all the key information and documentation required. The Individual identified in response to question

3.9 (b) above will be required to register as a user for the Central Bank Portal. The process for registration will be provided to applicants once a key information check of their application has been completed.

Yes No

Q7.1.8 Confirm whether any director or partner of the applicant has:

	Yes	No
(a) Resigned from the applicant within the last three years	<input type="radio"/>	<input type="radio"/>
(b) Not been re-appointed by the applicant within the last three years	<input type="radio"/>	<input type="radio"/>
(c) Been dismissed from the applicant within the last three years	<input type="radio"/>	<input type="radio"/>

Q7.1.9 Provide details of the reasons for the resignation, non-appointment or dismissal, as appropriate

Q7.1.10 Confirm if any person(s) (aside from those PCF role holders identified in response to question 7.1.6 above) either alone or acting in concert with other parties, are in a position to exercise a significant influence over the applicant or the management of the applicant

Yes No

Q7.1.11 Identify the person(s), their relationship to the applicant and the nature of their influence

Q7.2 Minimum Competency Code 2017 (MCC) & Minimum Competency Regulations 2017 (MCR)

Q7.2.1 Confirm that the applicant has reviewed and assessed the requirements set out in the 'MCC and MCR' and that it is satisfied that the relevant individual(s) in the applicant falling within the scope of the MCC possess the appropriate level of knowledge and competence as required by the MCC, and that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant and all relevant individuals comply with their obligations under the MCC and MCR on the date of authorisation and an on-going basis

Yes No

Q7.2.2 Confirm if any person(s) within the applicant will be engaged in providing advice or information to consumers on retail financial products or arranging or offering to arrange retail financial products for consumers, including any amendments to insurance cover

Yes No

Q7.2.3 Provide details of their name and role:

	Name	Role
Person 1		
Person 2		

[additional rows permitted online]

Q7.2.4 Confirm if any person(s) within the applicant will be engaged in acting for or on behalf of the applicant in the direct management or supervision of those persons who will act for or on behalf of the applicant in providing advice or information to consumers about retail financial products or who will arrange or offer to arrange retail financial products for consumers or who will carry out one or more specified functions (add rows below as required):

Yes No

7.2.5 Provide details of their name and role:

	Name	Role
Person 1		
Person 2		

[additional rows permitted online]

Q7.2.6 Identify the person(s) within the applicant who will be responsible for adjudicating on any complaint communicated to the applicant by a consumer which relates to:

- advice or information about a retail financial product provided to that consumer; or
- the arranging or the offering to arrange a retail financial product for that consumer; or
- assisting consumers in the making of a claim under contracts of insurance; or
- determining the outcome of claims by consumers arising under contracts of insurance

	Name	Role
Person 1		
Person 2		

[additional rows permitted online]

Q7.2.7 Confirm if any person(s) within the applicant will be engaged in the exercise of any of the following activities:

	Click to write Column 1		
	Yes	No	N/A
(a) Assisting consumers in the making of a claim under contracts of insurance; and	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(b) determining the outcome of claims by consumers arising under contracts of insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q7.2.8 Identify the relevant individual(s) (add rows below as required):

	Name	Role
Individual 1		
Individual 2		

[additional rows permitted online]

Q7.2.9 Confirm that the person(s) identified in response to questions 7.2.3, 7.2.5, 7.2.6 and, where applicable, 7.2.8, is (are) compliant with the requirements set out in the MCC

Yes No

Q7.2.10 Provide details of the person(s) that are not compliant with the requirements set out in the MCC and the basis for such non-compliance

Q7.3 Professional Indemnity Insurance (PII)

Q7.3.1 Confirm that the applicant will provide a copy of its PII policy, associated schedules and evidence of payment of the relevant insurance premium at the Notification of Assessment phase of the application process if requested to do so by the Central Bank (The applicant may wish to seek a PII quote during the application process to prevent a delay in the granting of an authorisation where the Central Bank’s assessment of the applicant’s application submission is favourable. The applicant should also review the Guidance for Retail Intermediaries on the Requirement to hold Professional Indemnity Insurance Cover)

Yes No

Q7.3.2 Given the applicant is applying the IDR, confirm that on the date of authorisation the applicant will hold a PII Policy in its own legal name that explicitly: • refers to providing cover for insurance distribution activities and/or reinsurance distribution activities (as appropriate) under the IDR; and • provides a per claim limit of cover for insurance distribution activities and/or reinsurance distribution activities (as appropriate) under the IDR of at least €1,564,610 ;and • provides an aggregate limit of cover insurance distribution activities and/or reinsurance distribution activities (as appropriate) under the IDR of at least €2,315,610

Yes No

Q7.3.3 Given the applicant is applying for authorisation under the IIA, confirm that on the date of authorisation the applicant will hold a PII Policy in its own legal name that explicitly:

- refers to providing cover for investment advice/investment business services under the IIA; and
- provides a per claim limit of cover for investment advice/investment business services of at least €1,564,610; and

• provides an aggregate limit of cover for investment advice/investment business services of at least €2,315,610

Yes No

Q7.3.4 Given the applicant is applying under the CMCAR, confirm that on the date of authorisation the applicant will hold a PII Policy in its own legal name that explicitly:

- refers to providing cover for acting as a mortgage credit intermediary under the CMCAR; and
- provides a per claim limit of cover for acting as a mortgage credit intermediary under the CMCAR of at least €460,000; and
- provides an aggregate limit of cover for acting as a mortgage credit intermediary under the CMCAR of at least €750,000

Yes No

Q7.3.5 Confirm that where the applicant's PII policy is part of a Group PII policy or includes other entities, that the per claim and aggregate limits referred to above for the authorisation(s) sought are explicitly ring-fenced for the applicant, where aggregate and per claim limits apply

Yes No N/A

Q7.3.6 Confirm that the applicant has reviewed and is satisfied that it has the financial resources to cover the excess on its PII policy, and that the applicant's resources are sufficient to cover multiple PII claims in the policy period

Yes No

Q7.3.7 Confirm whether any claims have been made against any PII policy held by the applicant in the last three years or whether the applicant has dealt with any potential claims outside of its PII policy

Yes No N/A

Q7.3.8 Provide details of the claim(s) below

Q7.4.1

Compliance

Confirm that the applicant has assessed the risks relating to its compliance obligations and that it has established and will implement and maintain an appropriate programme of compliance monitoring activities to ensure that the applicant complies with its legal and regulatory obligations on the date of authorisation and on an on-going basis

Yes No

Q7.4.2 Confirm that the applicant has assessed and is satisfied that it has adequate resources and appropriate governance arrangements and internal systems, controls and procedures in place to monitor and manage its on-going compliance with its legal and regulatory obligations

Yes No

Q7.4.3 (a) Please advise whether the applicant intends to propose a person to hold the PCF 12 (Head of Compliance) role.

Yes No

Q7.4.3 (b) Where the applicant does not propose a person to hold the PCF 12 (Head of Compliance) role, provide a separate document identifying who within the applicant has the appropriate compliance skills and experience to manage the compliance risks of the applicant, should it be granted an authorisation, and describe the individual's relevant compliance skills and experience in detail.

Q7.4.4 (a)

Fitness and Probity (F&P Standards) and the Individual Accountability Framework (IAF)

Confirm that the applicant has reviewed and assessed the standards set out in the [Fitness and Probity Standards \(Code issued under Section 50 of the Central Bank Reform Act 2010\)](#), and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant and all relevant individuals comply with their obligations under the F&P Standards on the date of authorisation and on an on-going basis

Yes No

Q7.4.4 (b)

Confirm that the applicant has reviewed and assessed the relevant standards and obligations of the Individual Accountability Framework (IAF) applicable to the firm and that it is satisfied that it has appropriate governance arrangements, internal systems, controls and procedures in place to ensure that the applicant and all relevant individuals comply with these standards and obligations on the date of authorisation and on an on-going basis

Yes No

Q7.4.5

Consumer Protection Code 2025 (the 2025 Code) Confirm that the applicant has reviewed and assessed the requirements set out in the Consumer Protection Regulations 2025, and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with its obligations under the 2025 Code on the date of authorisation and an on-going basis

Yes No

Q7.4.6

Anti-Money Laundering If the applicant is applying for authorisation under the IIA or to engage in regulated activities under the IDR relating to Life Assurance Protection Policies (i.e., any product underwritten by a Life Insurance Undertaking), confirm that where relevant, the applicant has reviewed and assessed the requirements of all relevant Anti-Money Laundering and Counter Terrorist Financing legislation, and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place to ensure that the applicant complies with any such obligations on the date of authorisation and on an on-going basis

Yes No N/A

Q7.5

Qualifying Shareholders

Q7.5.1(a) List all the direct shareholders or members with qualifying holdings in the applicant in the table below:

	Name of Shareholder	Natural or Legal Person	Basis and Number of Shares held	Percentage of Shares held (%)	Date Acquired
Direct Shareholder 1					
Direct Shareholder 2					
Direct Shareholder 3					
Direct Shareholder 4					

Q7.5.1(b) List all the indirect shareholders or members with qualifying holdings in the applicant in the table below:

	Name of Shareholder	Natural or Legal Person	Basis and Number of Shares held	Percentage of Shares held (%)	Date Acquired
Indirect Shareholder 1					
Indirect Shareholder 2					
Indirect Shareholder 3					
Indirect Shareholder 4					

Q7.5.1(c) Please note, if the applicant has more than 4 direct or indirect shareholders, please attach a Word document below. Please ensure that the Word document includes the required information from question 7.5.1(a) and 7.5.1(b).

Q7.5.2 Are any of the persons with a qualifying holding listed in 7.5.1 above legal persons

Yes No

Q7.5.2.1 Confirm if they are in the process of, or have ever, in any jurisdiction:

Q7.5.2 (a) Been refused, prohibited, restricted or suspended from the right to carry on any trade, business or profession

Yes No

Q7.5.2 (b) Been the subject of any complaint to the Central Bank, Financial Services and Pensions Ombudsman or any equivalent body relating to activities regulated by the Central Bank and or regulated by an equivalent body

Yes No

Q7.5.2 (c) Been subject to any disciplinary proceedings, issued with a warning, reprimand or other administrative sanction or its equivalent by the Central Bank or an equivalent measure by an equivalent body

Yes No

Q7.5.2 (d) Been convicted of an offence, involving money laundering, terrorist financing, fraud, misrepresentation, dishonesty or breach of trust

Yes No

Q7.5.2 (e) Had a civil finding, judgement or order made against it in relation to proceedings involving money laundering, terrorist financing, fraud, misrepresentation, dishonesty or breach of trust

Yes No

Q7.5.2 (f) Been the subject of any civil penalty enforcement action taken by a regulatory authority under any law

Yes No

Q7.5.2 (g) Been untruthful or provided false or misleading information to the Central Bank or been uncooperative in any dealings with the Central Bank or an equivalent body

Yes No

Q7.5.2 (h) Been refused registration, authorisation, membership, or had its licence revoked, otherwise than on a voluntary basis

Yes No

Q7.5.2 (i) Been investigated, disciplined, censured, suspended or criticised by a regulatory or professional body, a court or tribunal or any similar body, whether publicly or privately, in any jurisdiction

Yes No

Q7.5.2 (j) Been found by the Central Bank or an equivalent body to have perpetrated or participated in any negligent, deceitful or otherwise discreditable business or professional practice

Yes No

Q7.5.2 (k) Defaulted upon any payments due arising from a compromise or scheme of arrangement with creditors or made an assignment for the benefit of creditors

Yes No

Q7.5.2 (l) Been subject to a judgement debt which is unsatisfied, either in whole or in part

Yes No

Q7.5.2 (m) Been the subject of a bankruptcy petition in any jurisdiction

Yes No

Q7.5.2 (n) Been adjudicated a bankrupt and the bankruptcy is undischarged

Yes No

Q7.5.2 (o) Been the subject of insolvency (i.e. non voluntary liquidation, receivership, examinership or administration)

Yes No

Q7.5.2 (p) Been convicted of a criminal offence or been subject to criminal investigations and proceedings or civil proceedings

Yes No

Q7.5.2 (q) Have any criminal proceedings pending relating to them

Yes No

Q7.5.2 (r) Been subject to any expulsion by an authority or public sector entity in the financial services sector or by a professional body or association

Yes No

Q7.5.2 (s) Agreed to an out of court settlement in respect of legal proceedings brought against them

Yes No

Q7.5.3 If yes to ANY of the questions in 7.5.2 (a)-(s) above, provide details below

Q7.5.4 Are all of the natural persons listed above in 7.5.1 proposed to hold a PCF role in the applicant and that they will submit an IQ

Yes No

Q7.5.4.1 Confirm if they are in the process of, or have ever, in any jurisdiction:

Q7.5.4 (a) Been refused, prohibited, restricted or suspended from the right to carry on any trade, business, or profession

Yes No

7.5.4 (b) Been the subject of a complaint to the Central Bank, Financial Services & Pensions Ombudsman, or an equivalent body relating to activities regulated by the Central Bank or regulated by an equivalent authority

Yes No

7.5.4 (c) Been subject to disciplinary proceedings, issued with a warning, reprimand or other administrative sanction or any equivalent measures by the Central Bank or an equivalent measure by an equivalent body

Yes No

7.5.4 (d) Been dismissed or asked to resign and did resign from any profession, vocation, office or employment, or from any position of trust or fiduciary appointment, whether or not remunerated

Yes No

7.5.4 (e) Been a director of a company that was struck off the register of companies by the Irish Companies Registration Office (or equivalent elsewhere), other than on a voluntary basis

Yes No

7.5.4 (f) Been disqualified or restricted from acting as a director or from acting in any managerial capacity

Yes No

7.5.4 (g) Held a position of responsibility or shareholding in a business (or legal entity) where they or that entity has been convicted of an offence, involving money laundering, terrorist financing, fraud, misrepresentation, dishonesty, breach of trust, or an offence which would be relevant to their ability to be considered a suitable shareholder

Yes No

7.5.4 (h) Had a civil finding, judgement or order made against them in relation to proceedings involving money laundering, terrorist financing, fraud, misrepresentation, dishonesty, breach of trust or another matter that could affect their ability to be considered a suitable shareholder

Yes No

7.5.4 (i) Been the subject of any civil penalty enforcement action taken by a regulatory authority under any law

Yes No

7.5.4 (j) Been untruthful or provided false information to the Central Bank or been uncooperative in any dealings with the Central Bank or an equivalent body

Yes No

7.5.4 (k) Been a sole trader or director or a partner of a legal entity that has been refused registration, authorisation, membership, or had its licence revoked, other than on a voluntary basis

Yes No

7.5.4 (l) Been investigated, disciplined, censured, suspended or criticised by a regulatory or professional body, a court or tribunal, or any similar body, whether publicly or privately

Yes No

7.5.4 (m) Held a position of responsibility or shareholding in a business (or legal entity) where you or that entity was or is being investigated, disciplined, censured, suspended, or criticised by a regulatory or professional body, a court or tribunal, or any similar body, whether publicly or privately

Yes No

7.5.4 (n) Been found by the Central Bank or any other equivalent body to have perpetrated or participated in any negligent, deceitful or other discreditable business or professional practice

Yes No

7.5.4 (o) Defaulted upon any payments due arising from a compromise or scheme of arrangement with their creditors, or made an assignment for the benefit of their creditors

Yes No

7.5.4 (p) Been subject to a judgement debt which is unsatisfied, either in whole or in part

Yes No

7.5.4 (q) Been the subject of a bankruptcy petition

Yes No

7.5.4 (r) Been adjudicated a bankrupt and the bankruptcy is undischarged

Yes No

7.5.4 (s) Been the director of an entity which has been the subject of an insolvency (i.e. a non-voluntary liquidation, receivership, or administration)

Yes No

7.5.4 (t) Been convicted of a criminal offence or been subject to criminal investigations and proceedings or civil proceedings

Yes No

7.5.4 (u) Have criminal proceedings pending relating to them or an organisation managed by them

Yes No

7.5.4 (v) Have ever been subject to any expulsion by an authority or public sector entity in the financial services sector or by a professional body or association

Yes No

7.5.4 (w) Agreed to an out of court settlement in respect of legal proceedings brought against them

Yes No

Q7.5.5 If yes to ANY of the questions in 7.5.4(a)-(w) above, provide details below

Q7.5.6 For each legal and natural person with a qualifying shareholding listed in response to question 7.5.1 above, confirm that at this time, to the best of the applicant's knowledge and belief, and having conducted appropriate due diligence, that for such persons:

Q7.5.6 (a) The total of their assets exceeds the total of their liabilities

Yes No

Q7.5.6 (b) They are able to meet their liabilities as they fall due

Yes No

Q7.5.6 (c) The qualifying shareholders are not currently aware of any circumstances that would cause the responses provided to questions 7.5.6(a) and/or (b) above to change within the next 12 months

Yes No

Q7.5.7 If no to ANY of the questions in 7.5.6(a)-(c) above, provide details below

Q7.5.8 Confirm if you have any information to disclose regarding any material issue or any concern you have about the suitability of any qualifying shareholder

Yes No

Q7.5.9 Provide details below

Q7.6.1 **Close Links/Agents** Confirm whether any close links exist between the applicant and any natural or legal person(s)

Yes No

Q7.6.2 Provide details in respect of the natural/legal person(s) the applicant has close links with, including the nature of the relationship with the natural/legal person(s) and the basis of the close links below

Q7.6.3 Confirm whether the applicant considers that, due to the nature of its relationship with another entity, that it will be acting as an agent of that other entity

Yes No

Q7.6.4 Provide details below

Q7.7.1 Outsourcing Confirm whether the applicant intends to outsource any important operational function(s) to another entity (Group or non-Group)

Yes No

Q7.7.2 If yes to question 7.7.1 above, confirm that the applicant has assessed and is satisfied that for each important operational function it intends to outsource:

Q7.7.2 (a) It has an appropriate Service Level Agreement (including details of Key Performance Indicators, monitoring and escalation procedures, contingency plans in the event of disruption or discontinuation of services etc.) in place (The Central Bank may request a copy of the relevant Service Level Agreement(s))

Yes No

Q7.7.2 (b) It has appropriate governance arrangements and internal systems, controls and procedures in place, including an adequate monitoring and reporting programme, in respect of the outsourced operational function to oversee and ensure adherence to the terms of the Service Level Agreement

Yes No

Q7.7.2 (c) Each relevant Service Level Agreement includes an express provision that the entity providing services to the applicant will provide both the applicant and the Central Bank with access to all books and records and other documents in respect of the activities of the applicant

Yes No

Q7.7.2 (d) The outsourcing of the operational function will not result in any conflict of interest(s) or a negative impact on clients (particularly those falling within the meaning of consumers in vulnerable circumstances as defined in the Consumer Protection Regulations 2025)

Yes No

Q7.7.2 (e) It will remain fully liable for any acts of the entity to which it has outsourced an operational function

Yes No

Q7.7.2 (f) The outsourcing of the operational function will not result in the delegation by senior management of the applicant of its responsibility for the outsourced function

Yes No

Q7.7.2 (g) The relationship and obligations of the applicant towards its clients shall not be altered

Yes No

Q7.7.2 (h) The conditions (if any) with which the applicant must comply, in order to be authorised as a retail intermediary and remain so, are not undermined

Yes No

Q7.7.2 (i) None of the other conditions (if any) subject to which the applicant's authorisation is granted shall be removed or modified by the outsourcing arrangement and the applicant will remain fully responsible for the fulfilment of any such conditions

Yes No

Q7.7.2 (j) The outsourcing of the operational function will not be undertaken in such a way as to materially impair the quality of the applicant's internal controls and the ability of the Central Bank to monitor the applicant's compliance with all relevant obligations

Yes No

Q7.7.2 (k) Confirm that insurance distribution activities in relation to risks and commitments located within the EU/EEA will not be conducted outside of the EU/EEA in line with Regulation 9(9) of the IDR

Yes No

Q7.8 IT Systems, Website and Business Continuity Planning

Q7.8.1 Confirm that the applicant has assessed and that it is satisfied that it has appropriate governance arrangements and internal systems, controls and procedures in place in respect of the development and

maintenance of the IT systems and website(s) (where relevant) used in the provision of its regulated activities and in respect of maintaining the security, confidentiality, integrity and availability of information and data

Yes No

Q7.8.2 Confirm that the applicant has appropriate policies and procedures in place for:

	Yes	No
(a) Amending and maintaining the applicant's IT systems and website(s) (where relevant)	<input type="radio"/>	<input type="radio"/>
(b) Implementing contingency arrangements in respect of the applicant's IT systems and website(s) (where relevant) in the event that any relevant third party service provider is not available	<input type="radio"/>	<input type="radio"/>
(c) Conducting adequate business continuity and disaster recovery testing (including carrying out adequate back-ups of the applicant's IT systems and website(s), where relevant)	<input type="radio"/>	<input type="radio"/>
(d) Safeguarding the security, confidentiality, integrity and availability of information and data	<input type="radio"/>	<input type="radio"/>

Q7.9 Regulatory Background

Q7.9.1 Is the applicant (also includes a Director or Sole Trader or Partner) or any related entity currently, or has the applicant or any related entity ever been, regulated by the Central Bank or any other regulatory body (in the State or elsewhere)

Yes No

Q7.9.2 Has the applicant any other application(s) currently being considered by the Central Bank (including any other applications submitted at the same time as this application)

Yes No

Q7.9.3 Has the applicant or any person associated with the application ever applied for authorisation by the Central Bank or any other regulatory agency (in the State or elsewhere) and had such an application refused

Yes No

Q7.9.4 Has the applicant or any person associated with the application ever applied for authorisation by the Central Bank or any other regulatory agency (in the State or elsewhere) but decided not to proceed with such an application

Yes No

Q7.9.5 Is the applicant a member of any professional association or trade body (in the State or elsewhere)

Yes No

Q7.9.6 Has the applicant or any person associated with the application ever applied for membership of a professional association or trade body and had such an application refused

Yes No

Q7.9.7 Has the applicant or any person associated with the application at any time in the previous 10 years:

Note: The appointments mentioned in question 7.9.7(a)-(c) below include any similar appointments made under the laws of another country

	Yes	No
(a) Had a receiver or examiner appointed	<input type="radio"/>	<input type="radio"/>
(b) Failed to satisfy a debt adjudged due or a debt in respect of which a judgement has been registered	<input type="radio"/>	<input type="radio"/>
(c) Entered into a scheme of arrangement or composition of its debts with its creditors	<input type="radio"/>	<input type="radio"/>

Q7.9.8 Has the applicant or any person associated with the application, at any time, been refused or had withdrawn any licence, registration or authorisation by the Central Bank or any other regulatory agency (in the State or elsewhere)

Yes No

Q7.9.9 Has the applicant or any person associated with the application ever been subject to any disciplinary measures by any regulatory body of which it is, or was, a member

Yes No

Q7.9.10 Has the applicant changed its (a) legal advisers (b) bankers or (c) auditors in the last three years

Yes No

Q7.9.11 Have any legal proceedings or administrative sanction proceedings been brought, in the State or any other jurisdiction, against the applicant or any person associated with the application, in which the applicant has either been convicted or found liable, in relation to the provision of financial services

Yes No

Q7.9.12 Has the applicant or any person associated with the application agreed to an out of court settlement in respect of legal proceedings brought against it

Yes No

Q7.9.13 Is the applicant or any person associated with the application currently involved in any proceedings of the type described in questions 7.9.11 and 7.9.12 above

Yes No

Q7.9.14 Have the books, records or other documents of the applicant or any person associated with the application ever been requisitioned or seized by any regulatory body in exercise of its powers, either in the State or in any jurisdiction

Yes No

Q7.9.15 Has there been any period in the applicant's history when it was dormant or engaged in other activities

Yes No

Q7.9.16 Has the applicant not complied with any of its filing requirements with the Irish Companies Registration Office

Yes No

Q7.9.17 If yes to ANY of the questions in 7.9.1 – 7.9.16 above, provide details below

Q7.9.18 Has the applicant and (in so far as the applicant is aware) its proposed PCF role holders, qualifying shareholders, subsidiaries, related undertakings, associated undertakings or employees:

	Yes	No
--	-----	----

- | | | |
|--|-----------------------|-----------------------|
| (a) Had a petition for the compulsory winding-up, an application for a dissolution order or a bankruptcy petition served at any time in the last 10 years or is such a petition pending | <input type="radio"/> | <input type="radio"/> |
| (b) Been the subject of a sanction/fine/reprimand by the Central Bank or any other regulatory agency (in the State or elsewhere) | <input type="radio"/> | <input type="radio"/> |
| (c) Become aware of any tax compliance issues that any of its qualifying shareholders or any of its proposed PCF role holders may have | <input type="radio"/> | <input type="radio"/> |
| (d) Had any allegations of fraud, dishonesty, breach of trust, insider dealing or market manipulation made against them | <input type="radio"/> | <input type="radio"/> |
| (e) Had any authorisation/licence to carry on investment, banking or insurance business, in the State or elsewhere, revoked | <input type="radio"/> | <input type="radio"/> |
| (f) Ever been convicted of any offence involving fraud, dishonesty, breach of trust, insider dealing under legislation (in the State or elsewhere) relating to companies, building societies, credit unions, friendly societies, insurance, banking or other financial service, insolvency, consumer credit or consumer protection | <input type="radio"/> | <input type="radio"/> |

Q7.9.19 If yes to ANY of the questions in 7.9.18(a)-(f) above, provide details below

Q7.10 Online Annual Return and Industry Funding Levy

Q7.10.1 Confirm whether the applicant has ever been authorised by the Central Bank or whether any person associated with the application was previously a Director or Sole Trader or Partner or PCF role holder in an entity authorised by the Central Bank

Yes No

Q7.10.2 Confirm that:

	Yes	No	N/A

(a) All relevant contributions due under the Industry Funding Levy were discharged in full by the relevant entity during the period in which the Director or Sole Trader or Partner or PCF role holder held such a role with the entity

(b) All Regulatory Returns were up to date and submitted as required by the relevant entity during the period in which the Director or Sole Trader or Partner or PCF role holder held such a role with the entity

Q7.10.3 Confirm that the applicant is aware that if it is granted an authorisation under the IIA and/or IDR and/or CMCAR and/or CCA by the Central Bank it will be legally obliged to make an annual contribution to the Industry Funding Levy. Further details in respect of the Industry Funding Levy can be found at [here](#).

Yes

No

Q7.10.4 Confirm that the applicant will submit an online annual return to the Central Bank via the Portal within six months of the applicant's year-end if it is granted an authorisation

Yes

No

Q7.11 Investor Compensation Company DAC (ICCL)

Q7.11.1 Given the applicant answered yes to questions 2.1(a) and/or 5.2.1(a) above (i.e. it is seeking authorisation under the IIA and/or authorisation as an insurance intermediary under the IDR), confirm that the applicant is aware that if it is granted the relevant authorisation it will be legally obliged under the Investor Compensation Act 1998 to make an annual contribution to the Investor Compensation Scheme Details of this scheme can be found on the on the Investor Compensation Company website

Yes

No

Q7.11.2 Confirm whether the applicant has ever been authorised by the Central Bank or whether any person associated with the application was previously a Director or Sole Trader or Partner or PCF role holder in an entity authorised by the Central Bank

Yes

No

Q7.11.3 Confirm that all required contributions that were due under the Investor Compensation Scheme were discharged in full by the relevant entity during the period in which the Director or Sole Trader or Partner or PCF role holder held such a role with the entity

Yes

No

Q7.11.4 Given the applicant has answered yes to questions 2.1(a) and/or 5.2.1(a) above (i.e. it is seeking authorisation under the IIA and/or authorisation as an insurance intermediary under the IDR), confirm that the applicant agrees with the following statements:

	Click to write Column 1	
	Yes	No
(a) The Central Bank will provide the applicant's industry correspondence details (including email address(es)) and authorisation status to the ICCL in order to allow the ICCL fulfil its statutory obligations and objectives	<input type="radio"/>	<input type="radio"/>
(b) The Central Bank may obtain information from the ICCL in respect of the applicant's annual contribution and participation in the Investor Compensation Scheme including information in respect of non-payment of contributions	<input type="radio"/>	<input type="radio"/>

Q8 PART 8 - Declaration

All Applicants must complete the Declaration set out below

Q8

The declaration below must be signed by the sole trader in the case of a sole trader applicant, by two directors in the case of a company applicant (or by the sole director in the case of a single director company applicant), and by two partners in the case of a partnership applicant. A tied mortgage credit intermediary applicant must have a representative of both the creditor and the tied mortgage credit intermediary applicant sign the declaration below. Where the creditor or tied mortgage credit intermediary is a sole trader the declaration must be signed by the sole trader, where the creditor or tied mortgage credit intermediary is a company the declaration must be signed by a director and where the creditor or tied mortgage credit intermediary is a partnership the declaration must be signed by a partner.

Please note, by signing this declaration the Central Bank and the applicant consent to the use of e-signature for the purposes of the form.

Q8.1 Legislation under which the applicant is seeking authorisation is: [\[included choice from Q2\]](#)

Yes

Q8.2

[\[the applicant\]](#) applies for authorisation under the above legislation on the basis of the information provided

with this application form, and any additional information provided to the Central Bank in the course of the application process.

[I/We] acknowledge that the Central Bank may disclose information in the performance of its statutory functions or otherwise as may be specifically authorised by law.

[I/We] warrant that [I/We] have truthfully and fully answered the relevant questions in this application form and disclosed any other information which might reasonably be considered relevant for the purpose of this application form.

[I/We] warrant that the structure/content of this application form has not been altered or amended in any manner (other than to complete responses).

[I am/We are] aware that it may be an offence and/or grounds for refusal of my application and/or grounds for revocation of an authorisation granted on foot of this application and/or grounds for the Central Bank to commence an Administrative Sanctions Procedure against both [myself/ourselves] and/or the proposing entity for me/us to knowingly or recklessly:

- (a) Provide false or misleading information and/or to make a false or misleading statement (which it is acknowledged may include the withholding of relevant information) in this application form;
- (b) Fail to inform and/or withhold from the Central Bank details of any material change in circumstances/new information which is relevant and/or material to this application form.

[I/We] warrant that [I/We] will promptly notify the Central Bank of any changes in the information [I/We] have provided and supply any other relevant information which may come to light in the period during which this application form is being considered and, this application is approved, thereafter.

[I/We] warrant that [I/We] are authorised to submit this application form seeking authorisation under the above legislation.

Q8.3 (a) Confirm the number of directors to sign this application on behalf of [the applicant]

Q8.3 (b) Signed for and on behalf of [the applicant]

Q8.3 (c) Signed for and on behalf of [the applicant]

Q8.4 (a) Detail signatories

	Signatory 1
Print Name	
Position	
Entity	
Dated [DD/MM/YYYY]	

Q8.4 (b) Detail signatories [additional signatories available online]

NOTE THAT:

Section 10(16) of the Investment Intermediaries Act 1995 (IIA) provides that “it shall be an offence for a proposed investment business firm or any other person to apply for authorisation under this section knowingly or recklessly using false or misleading information, or knowingly or recklessly making false or misleading statements, in relation to an application for an authorisation under this section”.

Regulation 13(2)(b) of the European Union (Insurance Distribution) Regulations 2018 (IDR) provides that the Central Bank “may withdraw the registration of, and remove from the Register, an insurance, reinsurance or ancillary insurance intermediary where the registration was obtained by means of a false or misleading representation”.

Regulation 30(12) of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 (CMCAR) provides that “a person shall not wilfully give any information which is false or misleading in respect of an application for an authorisation; a person who contravenes this paragraph or any other provision of this Regulation commits an offence”.

Section 116(6) of the Consumer Credit Act 1995 (CCA) provides that “a person shall not wilfully give any information which is false or misleading in respect of an application for an authorisation”.

All the information requested in this application form is required for the assessment of the application and will be treated by the Central Bank in accordance with the professional secrecy obligations set out in Section 33AK of the Central Bank Act 1942 (as amended), without prejudice to applicable EU law and national requirements and procedures on the exercise of the right to access, rectify, cancel or oppose.

NB: Please ensure that you are happy with the information in your application before moving to the next page. Pressing 'Next' below will submit your application to the Central Bank.

If you want to download a copy of your application form, select 'Download PDF' in the top right corner of the next screen.

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