

Freedom of Information Disclosure Log Q3 2025 (Non-Personal Requests)

Last updated: 31/10/2025



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Ref ID	Request Received Date	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2025-001632	06/06/2025	A copy of the record held by the Central Bank of Ireland relating to the entity <i>a named financial services provider</i>. 1. a copy of the record of any and all application documents relating to application(s) for authorisation. 2. a copy of the record held by the Central Bank of Ireland of any certificate, licence, or other document that lawfully authorised the said entity. 3. a copy of the record held by the Central Bank of Ireland of any official assigned number - if one was so assigned - of any Authorisation number in this jurisdiction which was or may have been assigned to the aforesaid entity. 4. a copy of the record of any 'handing back' or surrendering or revocation of a[n] authorisation relating to the said entity.	Individual	Refused	02/07/2025
FOI-2025-001633	12/06/2025	1. Registration Status: Confirmation of whether <i>a named financial services provider</i> is currently registered under the Central Bank Act 1997, including - A copy of its Certificate of Registration (or equivalent authorisation) - the date of initial registration and any subsequent changes in status. 2. Name Change & Predecessor Entity: - a record confirming the name change - a record containing the registration status of <i>a named financial services provider</i> prior to the name change.	Individual	Part Granted	08/07/2025
FOI-2025-001634	17/06/2025	...the following information relating to the requests to the Central Bank for sanctions exemptions/derogations. I specifically request data for sanctions regimes regarding Russia, Ukraine (Oblast) and Libya and going back to January 1st, 2014. 1. All requests received by the Central Bank by private individuals and/or companies for exemptions/derogations from sanctions regimes in operation by Ireland. 2. All requests granted by the Central Bank for exemptions/derogations from sanctions regimes in operation in Ireland. 3. All requests denied by the Central Bank for exemptions/derogations from sanctions regimes in operation in Ireland. In all cases the information should include: • details of the requester, including the nature of their business, • the sanction they requested an exception from, • and the reason a request was refused or granted I request the information going back to January 1. 2014 and up to the current date.	Media	Refused	14/07/2025

FOI-2025-001635	19/06/2025	The number of individuals in the financial services sector that are authorised to carry out the below Pre- Approved Control Functions (PCF), broken down by gender: - o PCF – 1: Executive Director - o PCF – 2A: Non-Executive Director - o PCF – 2B: Independent Non-Executive Director - o PCF – 3: Chair of the Board - o PCF – 4: Chair of the Audit Committee - o PCF – 5: Chair of the Risk Committee - o PCF – 6: Chair of the Remuneration Committee - o PCF – 7: Chair of the Nomination Committee - o PCF – 8: Chief Executive - o PCF – 9: Member of Partnership - o PCF – 10: Sole Trader - o PCF – 11: Head of Finance - o PCF – 12: Head of Compliance - o PCF – 13: Head of Internal Audit - o PCF – 14: Chief Risk Officer - o PCF – 16: Branch Manager of branches established outside the State - o PCF – 17: Head of Retail Sales - o PCF – 42: Chief Operating Officer - o PCF – 49: Chief Information Officer - o PCF – 52: Head of Anti-Money Laundering and Counter Terrorist Financing Legislation Compliance - o ...broken down, by year, for each of the past five years with a year-end of May 31. If this year-end is not possible, please use whichever year-end is used internally by the Central Bank.	Commercial	Granted	11/07/2025
FOI-2025-001636	19/06/2025	1. The number of disclosures made under the Protected Disclosures Act, 2014 (the 2014 Act) made to the Central Bank or to one of its employees or one of its authorised officers. 2. The number of disclosures made by a person in good faith under the Central Bank (Supervision and Enforcement) Act, 2013 (the 2013 Act) to the Central Bank or to one of its employees or one of its authorised officers ... broken down, by year, for each of the past five years with a year-end of May 31. If this year-end is not possible, please use whichever year-end is used internally by the Central Bank.	Commercial	Granted	14/07/2025

FOI-2025-001637	25/06/2025	... in spreadsheet format (CSV or XLSX), the following fields from the latest Year-End Returns (financial year ending 30 September 2024) for every credit union currently registered with the Central Bank of Ireland: 1. Registered Number 2. Credit-Union Name 3. Total Assets 4. Total Loans Outstanding (Gross Loans) 5. Loans Issued During Year 6. Gross Loans – House Loans 7. Gross Loans – Personal Loans 8. Gross Loans – Commercial / SME Loans 9. Members' Shares 10. Members' Deposits 11. Total Members 12. Total Income 13. Total Expenditure 14. Surplus / Deficit 15. Number of Staff (FTE) (if recorded) 16. Number of Online / E-Accounts (if recorded) If your internal field names differ, please include a short data dictionary or column key.	Commercial	Refused	09/07/2025
FOI-2025-001638	25/06/2025	A list of the top 20 staff members with highest total number of overtime hours claimed for each year from January 2020 to present. This should cover the name of each staff member, the total hours claimed, the total additional remuneration received and the reason for the overtime claimed.	Individual	Refused	09/07/2025
FOI-2025-001640	27/06/2025	1. All correspondence (including emails, letters, reports, memos, and meeting notes) between the Central Bank of Ireland and <i>a named financial services provider</i> (or its parent entities) that refer to: • The classification of <i>a named financial services provider</i> as a “mono product” lender; • Any determination, discussion, or endorsement that <i>a named financial services provider</i> did not need to consider product switching or revert-to-tracker obligations as part of the TME; • Internal Central Bank deliberations, legal advice, or decisions related to <i>a named financial services provider</i> scope of obligations under the TME. 2. Internal CBI records (e.g. minutes, memos, legal advice, or risk assessments) discussing: • Whether <i>a named financial services provider</i> should be subject to tracker mortgage redress based on product terms or switching scenarios; • Any instance where <i>a named financial services provider</i> was excluded from enforcement, remediation, or public disclosure under the TME. 3. Any record showing who within the Central Bank of Ireland reviewed, approved, or accepted <i>a named financial services provider's</i> product classification or tracker-related conduct under the TME framework. Please include documents dated from January 1, 2015 to December 31, 2020, to ensure the full duration of the TME and post-examination responses are captured.	Individual	Request withdrawn/handled outside FOI	03/07/2025

FOI-2025-001641	30/06/2025	All records, including but not limited to reports, advice, analysis, correspondence (internal and external), surveys, data, memoranda, statistics, briefing papers, policy papers, reviews or any similar material relating to: 1. The implementation, operation, analysis, or legal evaluation of the United States Foreign Account Tax Compliance Act (FATCA) in the Irish jurisdiction; and/or 2. The Intergovernmental Agreement (IGA) signed between Ireland and the United States to implement FATCA. This requests includes, but is not limited to: - Communications with or regarding the U.S. Internal Revenue Service (IRS) or the U.S. Department of the Treasury - Internal assessments or legal advice concerning data protection, privacy, sovereignty, or compliance impacts - Statistics or reports on reporting by Irish financial institutions under FATCA - Reviews or consultations on FATCA's effect on Irish residents or financial institutions - Details of any other similar documents you are aware of and who holds such documentation	Interest Groups	Part Granted	14/07/2025
FOI-2025-001642	30/06/2025	Revised: Records related to AI Act implementation in Ireland, [specifically correspondence between the Central Bank and the Department of Enterprise, Tourism and Employment, related to] - policy papers shared by the Department of Enterprise, Tourism and Employment (DETE) with the Central Bank for the AI Act; and - the submissions/responses from the Central Bank to the DETE on the policy papers. Period of records: February-April 2025.	Interest Groups	Part Granted	28/07/2025
FOI-2025-001643	30/06/2025	a record/spreadsheet of all costs incurred by the Central Bank arising from domestic or international travel for the Governor in 2024. This to be broken down by trip and to include cost for travel, accommodation, flights, entertainment, dining, subsistence, other transport costs etc.	Media	Granted	28/07/2025
FOI-2025-001644	04/07/2025	Revised: - records showing the quantity of each collector coin produced or commissioned by the Central Bank from 2020-2024, the cost of producing each collector coin, the quantity of each collector coin sold, and the revenue generated from these sales	Media	Part Granted	31/07/2025
FOI-2025-001645	02/07/2025	Refined: • Any and all internal memoranda, submissions, briefing notes, and policy papers prepared for the Governor, Deputy Governors, or senior management of the Central Bank concerning the proposed scope, principles, and terms of reference for the Tracker Mortgage Examination. • The formal minutes, and any associated preparatory or follow-up documentation, of all meetings of the Central Bank Commission, internal management committees, or dedicated project groups where the design and drafting of the TME Framework were discussed. ... records created during the period from 1st January 2014 to 31st December 2015.	Individual	Part Granted	26/08/2025

FOI-2025-001646	04/07/2025	I request the following records since 1 August 2021: 1. Please provide any decision letters issued concerning the Israeli Bond Programme / Israeli bonds prospectus where the risk grading assigned based on the Central Bank of Ireland's risk-based approach was "low" in each period where a prospectus was approved: September 2021; February 2024, September 2024, and June 2024. 2. Please provide any decision letters issued concerning the Israeli Bond Programme / Israeli bonds prospectus where a "two eyes" review process was carried out for each period where a prospectus was approved: September 2021; February 2024, September 2024, and June 2024.	Media	Part Granted	01/08/2025
FOI-2025-001647	09/07/2025	A record containing a list of the top 10 staff members with the highest total number of overtime hours claimed for each year from 2020 - 2023. This should cover the name of each staff member, the total hours claimed and the total additional remuneration received.	Individual	Part Granted	07/08/2025
FOI-2025-001648	09/07/2025	• all correspondence, notes, meeting minutes, memos, briefs related to an engagement (per the lobbying register here) between the Central Bank and the BPFI on the CBI's IT risk questionnaire.	Media	Refused	07/08/2025
FOI-2025-001649	11/07/2025	records held by the Central Bank of Ireland relating to all banking licences, permits, and/or authorisations issued to a <i>named financial services provider</i> by the Irish Financial Services Regulatory Authority (or its predecessor or successor bodies, if applicable), including but not limited to: 1. The date(s) on which such licences or authorisations were granted; 2. The nature, scope, and regulatory basis of each authorisation; 3. Any conditions or restrictions attached to those licences or authorisations; 4. Amendments, suspensions, or revocations of such licences or permits (if any); 5. Correspondence or decisions relating to the regulatory status of a <i>named financial services provider</i> under Irish financial services law. 6. whether the Bank ever had and/or required (and in particular during 2008) any licences, and/or permissions and/or authorisations, from the Irish Financial Services Regulatory Authority and/or Central Bank of Ireland ("CBI") to enable it to sell, market, execute or be a party/counterparty to: (a) an Interest Rate Derivative Product (specifically an interest rate SWAP); and/or (b) enter an agreement under the 2006 ISDA Rules. In the event that the Bank had no such licences, and/or permissions and/or authorisations to undertake such business and undertook the sale of an Interest Rate Derivative Product during 2008 and/or made a precondition to a loan, you might please outline what breaches of legislation, regulation and/or CBI Codes of Conduct would have occurred. For the avoidance of doubt, it is understood that the <i>named financial services provider</i> had the authorisation to sell and provide "vanilla" hedging products (i.e. Fixed rates), however the query specifically relates to Derivative products outlined at 6(a) above.	Legal Firm	Refused	15/08/2025

FOI-2025-001650	16/07/2025	Revised: 1. Any briefings, memos or speaking points concerning Sinn Fein's Restricted Financial Measures (State of Israel) Bill 2025 for the following staff; the Governor, Deputy Governor Monetary & Financial Stability, Deputy Governor Financial Regulation, Deputy Governor Consumer & Investor Protection, Chief Operations Officer ; 2. Any correspondence (including attachments) with the Dept Finance on the above from the above named staff and the Capital Markets and Funds Division (including Director)	Media	Refused	14/08/2025
FOI-2025-001651	21/07/2025	- Any minutes from the meeting between Central Bank Governor Gabriel Maklout and Housing Minister James Browne on April 3. - Any briefing material provided to the Central Bank Governor ahead of the meeting.	Media	Part Granted	19/08/2025
FOI-2025-001652	21/07/2025	Under the Credit Reporting Act 2013 there are certain definitions of an offence for failing to submit accurate information to the central bank, in some cases punishable by prison. My questions are: 1. How many reports of incorrect information have been made to the Central Bank of Ireland since the enactment of the Act in 2013? 2. How many investigations have been initiated in the same period? 3. How many decisions of enforcement have there been in the same period? 4. How many of the complaints, investigations and enforcement decisions initiated since 2013 were against repeat offenders? 5. How many investigations are still ongoing as of the time of this FOI request?	Media	Refused	05/08/2025
FOI-2025-001653	21/07/2025	... any records held by the Central Bank of Ireland relating to mortgage interest rate changes by regulated lenders in Ireland over the period 1 January 1994 to 31 December 2024. Specifically, I am requesting: 1. A list or database of mortgage product interest rate changes across all regulated mortgage lenders in Ireland, including: - The name of the lender - The product type (e.g., standard variable, fixed-rate, tracker) - The old interest rate and the new interest rate - The effective date of each change - Any reference to the product or rate name/code, if applicable 2. Where available, I would appreciate this data in a structured format (such as Excel or CSV), covering: - Individual rate changes per lender and product, or - Aggregated records if individual-level data is not available 3. If the Central Bank does not hold a complete dataset covering the full 30-year period, I request: - Any internal reports, summaries, or datasets that document historical rate movements by lender or by product type - Any relevant records used in statistical or supervisory functions that refer to historical mortgage rate trends	Individual	Refused	05/08/2025

FOI-2025-001654	25/07/2025	Revised: A list of all Investment Product Intermediaries and Insurance Intermediaries that have been revoked either voluntarily or forced since 21 January 2008 to date. Please include the CBI Ref#, the address of the intermediary revoked, the revocation date and the reason for revocation	Individual	Part Granted	01/09/2025
FOI-2025-001655	30/07/2025	The EBA on Monday published an opinion on money laundering and terrorist financing risks affecting the EU's financial sector (link here), which refers to a questionnaire sent to EU competent authorities on the issue of AML and CFT. It doesn't specify when the questionnaire was sent. ...I wish to request, ...access to the EBA questionnaire as completed by the CBI.	Media	Refused	28/08/2025
FOI-2025-001656	30/07/2025	... access to the following information/records: - all correspondence between <i>a named entity</i> and the Central Bank of Ireland related to the risk weights on Irish banks' loans to lending for acquisition, development and construction of residential property – specifically whether it might be possible for Irish banks to reduce the risk weight from 150% to 100% for loans provided to public and not-for-profit housing agencies – between September 2024 and the present day - all correspondence between the Central Bank of Ireland and any of <i>named financial service providers</i> related to the risk weights on Irish banks' loans to lending for acquisition, development and construction of residential property – specifically whether it might be possible for Irish banks to reduce the risk weight from 150% to 100% for loans provided to public and not-for-profit housing agencies – between September 2024 and the present day - all correspondence between <i>a named entity</i> and the CBI related to the EBA's guidelines on ADC exposures to residential property (published in June 2025) between September 2024 and the present day - all correspondence between the CBI and the Department of Finance related to risk weights on Irish banks' loans to lending for acquisition, development and construction of residential property – specifically whether it might be possible for Irish banks to reduce the risk weight from 150% to 100% for loans provided to public and not-for-profit housing agencies – between September 2024 and the present day - notes/minutes/briefing documents related to any meetings between the CBI and the Department of Finance on the same issue, between September 2024 and the present day - notes/minutes/briefing documents related to any meetings between the CBI and <i>a named entity</i> on the same issue, between September 2024 and the present day - notes/minutes/briefing documents related to any meetings between the CBI and any of <i>named financial services provides</i> on the same issue, between September 2024 and the present day	Media	Part Granted	28/08/2025
FOI-2025-001657	30/07/2025	... data on inbound and out bound payments (remittance) to and from Ireland by countries and volumes for research I am conducting.	Individual	Request withdrawn/handled outside FOI	30/07/2025

FOI-2025-001658	05/08/2025	I am seeking a copy of the receipts/invoices associated with the following trips made by the Governor: 5-7 March 2024 Frankfurt ECB Governing Council Meeting 619.72 854.52 11-13 March 2024 Rome Stakeholder Engagement and Conference 136.56 618.42 14-19 April 2024 Washington IMF Meetings 3,256.95 1,608.90 12 - 18 June 2024 New York and Philadelphia Stakeholder Engagement and Speaking Engagement 4,691.57 1,358.41 24-25 June 2024 London Stakeholder Engagement and Speaking Engagement 163.41 352.52 1-3 July 2024 Sintra ECB Forum 695.04 864.60 1-3 October 2024 Luxemburg Stakeholder Engagement and Speaking Engagement 291.56 738.98 20-26 October 2024 Washington IMF Meetings 1,935.00 2,342.83 26-28 November 2024 Frankfurt Governing Council Meeting 219.61 476.00 10-12 December 2024 Frankfurt Governing Council Meeting 232.55 924.00	Media	Part Granted	02/09/2025
FOI-2025-001659	06/08/2025	from June 2025-present concerning the following Parliamentary Question from Pearse Doherty - https://www.oireachtas.ie/en/debates/question/2025-06-25/48/ : 1. All correspondence with the Department of Finance, including attachments; 2. All internal correspondence (including attachments) between CBI staff;	Media	Part Granted	03/09/2025
FOI-2025-001660	12/08/2025	The number of investigations that the Central Bank of Ireland has commenced into potential violations of EU sanctions/restrictive measures since February 2022 to the current date.	Individual	Refused	14/08/2025
FOI-2025-001661	13/08/2025	I wish to request the following records since 1 July 2025- present: • A copy of any application forms and associated documents supplied by Israel Bonds or other Israeli State bodies concerning any applications for approval / renewal of approval of the Israeli Bond Programme / Israeli bonds prospectus	Media	Refused	10/09/2025
FOI-2025-001662	13/08/2025	I request the name of the team and the department/division for each staff member referenced in this request (FOI-2025-001647). I also seek the same information released in this request for the year 2024 (including the name of the team and department/division for each staff member).	Individual	Part Granted	10/09/2025
FOI-2025-001663	14/08/2025	details of any/all instances where ex employees of the Central Bank of Ireland have (a) requested and (b) received and (c) been denied access to drawdown a lump sum under their pension early.	Individual	Refused	28/08/2025
FOI-2025-001665	26/08/2025	• The number of correspondences to the Central Bank from Irish politicians regarding Israeli bonds since January 1st 2025. • Examples of correspondences to the Central Bank from Irish politicians since January 1st 2025 regarding Israeli bonds.	Media	Part Granted	23/09/2025

FOI-2025-001666	03/09/2025	Revised: • The name of any third-parties currently providing any media monitoring services (excluding social media monitoring); • The total spend to date since the establishment of the contract; • The duration of the current contract; • A copy of the request for proposals issued as part of the procurement process; • Details of the scoring system used in evaluating the tenders; • A list of the publications / broadcasters monitored by the provider on behalf of the FOI body	Commercial	Part Granted	29/09/2025
FOI-2025-001667	28/08/2025	TRACKER MORTGAGE EXAMINATION APPEALS PROCESS How many Appeals were taken with each lender (breakdown per lender please) How many Appeals were Upheld and declined (breakdown per lender please) How much in additional costs/ redress were paid out to consumers as a result of these successful appeals (breakdown per lender please) Please also provide details of any previous legal advice and/ or internal advisory/ communications memos received by the Central Bank in relation to the compilation and release of this information into the public domain. Please note I am happy to limit the timeframe of this aspect of my request to any advice received in the past SIX months.	Media	Refused	25/09/2025
FOI-2025-001668	28/08/2025	...the supervisory disclosure of Irish statistical data "Credit Risk Data 2024" (https://www.centralbank.ie/docs/default-source/regulation/how-we-regulate/supervision/aggregate-statistical-data/gns-4-1-2-2-5-credit-risk-data.pdf?sfvrsn=1ee9681a_3). ...we kindly request a breakdown of the aggregated data presented in the "Credit Risk Data 2024" row 550-640 by each national immovable property market for which data have been reported.	Interest Groups	Refused	11/09/2025
FOI-2025-001669	01/09/2025	ANY CORRESPONDENCE FROM THE CENTRAL BANK, OR TO THE CENTRAL BANK FROM OTHER PARTIES IN IRELAND OR ABROAD, REGARDING THE RENEWAL OF APPROVAL OF PROSPECTUSES FOR ISRAELI BONDS IN 2025. ANY CORRESPONDENCE FROM THE CENTRAL BANK, OR TO THE CENTRAL BANK FROM OTHER PARTIES IN IRELAND OR ABROAD, SEEKING AN ALTERNATIVE APPROVER. ANY OTHER DOCUMENTATION, SUCH AS MINUTES OF CONVERSATIONS OR MEETINGS, REGARDING THE CHANGE OF JURISDICTION FOR APPROVAL OF THE PROSPECTUSES.	Media	Request withdrawn/handled outside FOI	12/09/2025

FOI-2025-001670	01/09/2025	... the following records from 1 July 2025-present concerning the STATE OF ISRAEL - Bond Issuance Programme: 1. Any letters, memos, emails (with attachments) or other form of documents received from any Israeli authorities requesting the transfer of prospectus approval from the Central Bank to another competent authority in the EU / EEA. Please also include the responding correspondence from the CBI (including attachments if sent via email); 2. A copy of any assessment, analysis, memo, briefing or other form of documents outlining any analysis or assessment carried out by CBI examining the merits of the transfer request and/or if it would impart/contribute to the protection of [potential] investors; 3. Any correspondence to/from the Commission de Surveillance du Secteur Financier concerning the above proposed or confirmed transfer; 4. Any correspondence to/from the Department of the Taoiseach [including Taoiseach] and/or the Department of Finance [including Ministerial level] concerning the above;	Media	Part Granted	29/09/2025
FOI-2025-001671	02/09/2025	• All correspondence and shared documentation including mobile phone messages to or from the Central Bank and Israel authorities or representatives in relation the Israeli Bond Programme from February 2025 – present. • All correspondence and shared documentation including mobile phone messages to or from the Central Bank and Luxembourg Central Bank or representatives in relation the Israeli Bond Programme from February 2025 – present. • All correspondence and shared documentation including mobile phone messages to or from the Central Bank and European Securities and Market Authority or representatives in relation the Israeli Bond Programme from February 2025 – present.	Oireachtas	Refused	30/09/2025
FOI-2025-001672	02/09/2025	all documents relating to the transfer of approval and/or approval under Regulation 2017/1129 of the 2025 prospectus of the State of Israel by the Central Bank of Ireland and/or by the competent authority in Luxembourg	Interest Groups	Refused	16/09/2025
FOI-2025-001673	02/09/2025	a copy of any correspondence between the governor (and/or his office) and the Minister for Finance (and/or his office) with regard to the approval or marketing of 'Israeli bonds' by the Irish Central Bank. This request to cover the period 1 June 2025 to date	Media	Granted	30/09/2025
FOI-2025-001674	02/09/2025	a record containing the actual numbers behind each percentage shown in the “PCF Applications: Gender Percentages” appendix (page 24 – 30 of the 2024 report) <https://www.centralbank.ie/docs/default-source/regulation/how-we-regulate/diversity-and-inclusion/2024-demographics-of-the-financial-sector-report.pdf?sfvrsn=b6476a1a_2> Specifically, we would like to know the exact number of male and female applicants of each PCF category listed in the appendix.	Commercial	Granted	16/09/2025

FOI-2025-001675	03/09/2025	1. Statistical data on home repossessions (including both court-ordered repossessions and voluntary surrenders/handovers) since 2013, where possible broken down by: - o Household type (single-parent households versus couple households. - o Region - Dublin - o Year- 2024,2025 2. Any reports, briefing notes, or internal analyses that specifically consider the impact of repossessions on single-parent households. If the data is not available in this disaggregated form, I would appreciate: • Confirmation of what level of household composition data is collected (if any) during repossession or arrears proceedings. • Any plans to gather or publish such statistics in the future.	Individual	Refused	08/09/2025
FOI-2025-001680	09/09/2025	1. The number of consumer complaints received by the Central Bank between January 2023 and June 2023 relating to <i>a named financial service provider's</i> mortgage drawdown timing and/or eligibility for fixed-rate offers. 2. Any correspondence, reports, or records (internal or external) in the same period that reference <i>a named financial service provider's</i> handling of mortgage drawdowns during fixed-rate change deadlines (e.g. March 2023 when new higher rates were introduced). 3. If available, any regulatory findings, reviews, or monitoring carried out by the Central Bank concerning <i>a named financial service provider's</i> treatment of customers who applied for fixed rates in early March 2023.	Individual	Refused	23/09/2025
FOI-2025-001686	19/09/2025	a copy of <i>a named financial service provider's</i> lending guidebook for the years 2006 and 2007.	Interest Groups	Refused	19/09/2025