

Freedom of Information Disclosure Log 2018 (Non-Personal Requests)



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Ref ID	Request Logged	Description	Requestor Category	Request Outcome	Response Sent Date
FOI-2017-001011	07/11/2017	I would like copies of all reports/memos given to the Governor of the Central Bank following reviews/investigations/examinations of complaints relating to tracker mortgages since 2009.	Media	Refused	17/01/2018
FOI-2017-001013	07/11/2017	All correspondence between the Central Bank's ' <i>named financial services provider</i> Supervisory team', Governor, Deputy Governors or Head of Banking Supervision and a <i>named financial services provider</i> in relation to a <i>named financial services provider</i> . The timeframe should cover the period of December 1, 2014 to March 1, 2015.	Media	Refused	16/01/2018
FOI-2017-001025	11/12/2017	Copies of any correspondence between the Bank and Minister Michael D'Arcy relating to perceived difficulties in streamlining process for post-Brexit investment in Ireland by financial services companies. Any records created by the Central Bank discussing a letter which Minister D'Arcy circulated to a number of public bodies including the Central Bank raising perceived difficulties in this process.	Interest Groups	Part Granted	10/01/2018
FOI-2017-001026	12/12/2017	Re: <i>a named financial services provider</i> and the Central Bank of Ireland. ...copies of any documentation and correspondence between the Central Bank of Ireland and <i>a named financial services provide</i> in relation to <i>a named financial services provider</i> between the above parties between 21st April 2008 and [12 December 2017].	Legal Firm	Refused	31/01/2018
FOI-2017-001027	12/12/2017	Any and all Application Forms made by three <i>named financial services providers</i> (7 categories of information sought)	Individual	Part Granted	11/01/2018
FOI-2017-001028	20/12/2017	A copy of statements incurred on work related credit cards for the following persons within the Central Bank for the period of 1 December 2016 to 1 December 2017 inclusive. (1) Governor (2) Deputy Governor Central Banking (3) Deputy Governor Prudential Regulation (4) Chief Operations Officer (5) Deputy Governor Financial Conduct	Interest Groups	Granted	17/01/2018

		Please supply the dates, minutes and public communications issued where the Central Bank consulted with the Minister and revoked the code of practice in the transfer of mortgages (regulated products) as defined in the enclosed document entitled "Central Bank of Ireland - Code of Practice on the Transfer of Mortgages" - for each of the following 4 regulated entities (<i>four named financial services providers</i>).			
FOI-2018-001030	02/01/2018	In accordance with Section 117 - Chapter X - Codes of Practice of the Central Bank Act 1989.	Individual	Refused	25/01/2018
FOI-2018-001031	05/01/2018	Records of amounts held in Approved Minimum Retirement Funds pursuant to the provisions of Section 784C of the Taxes Consolidation Act for the years 2000 to 2017.	Legal Firm	Request withdrawn /handled outside FOI	09/01/2018
FOI-2018-001032	08/01/2018	Copies of all records regarding the amount of money spent by the Central Bank on PR and communications advice between January 1 2013 and January 10 2018. Please provide a breakdown of which external consultants, if any, have been contracted by the Central Bank to provide this advice, and how much each has been paid to date. In addition, please also include any correspondence related to this PR and communications advice between the internal communications team in the Central Bank, the Governor, Deputy Governors, Director General - Financial Conduct and Director Consumer Protection between January 1 2016 and January 10, 2018.	Media	Refused	13/03/2018
FOI-2018-001033	17/01/2018	A copy of the letters to the Minister from the Governor and Financial Regulator dated 18 November 2008 that summarise and comment on conclusions of the PWC report that concerns the financial position of institutions participating in the Guarantee Scheme.	Oireachtas	Part Granted	12/02/2018
FOI-2018-001034	19/01/2018	Correspondence between the Central Bank and <i>five named financial services providers</i> regarding the tracker mortgage scandal since October 2015.	Media	Request withdrawn/handled outside FOI	19/01/2018
FOI-2018-001035	22/01/2018	I request all documents I submitted pertaining to my complaint against <i>a named financial services provider</i> including all documents relating to the Financial Regulator's investigation and its final decision. This complaint was submitted circa 2009/2010 and was in relation to the failure of the <i>named financial services provider</i> to put my mortgage accounts with them on a tracker mortgage.	Individual	Refused	30/01/2018

FOI-2018-001036	24/01/2018	...records relating to the revised First Time Buyer scheme announced on Monday, January 22nd.	Media	Request withdrawn/handled outside FOI	24/01/2018
FOI-2018-001037	24/01/2018	The January 2018 report of the Brexit task force.	Media	Part Granted	20/02/2018
FOI-2018-001038	25/01/2018	..... what information [a former staff member of the Central Bank] may have received from the Central Bank of Cyprus concerning an investment fraud.	Individual	Refused	14/02/2018
FOI-2018-001039	29/01/2018	Any external and internal reviews of the culture within the Bank, conducted over the last five years. The last three external assessments of internal audit for the bank. The minutes of the risk committee and audit committee meetings for the last six months. The terms of reference for both those committees.	Media	Part Granted	07/03/2018
FOI-2018-001041	06/02/2018	I request the following information: access to any correspondence between the Central Bank and a named firm (a commemorative "coin" company) since the start of 2016. Please also include any internal memos/reports held by the Central Bank in relation to the activities of the named firm .	Media	Part Granted	09/03/2018
FOI-2018-001042	13/02/2018	Any correspondence (emails and letters) between the European Commission and the Central Bank regarding an investigation, or a request for same, relating to collusion in setting residential mortgage interest rates within the Irish banking sector. Any internal reports/recommendations produced by the Central Bank on the subject of collusion and/or possible cartel behaviour in setting residential mortgage interest rates within the Irish banking sector. This request is confined to the office of the Governor, the Deputy Governor (Central Banking) and Deputy Governor (Financial Regulation). The timescale of the request is 1 January 2016 to 31 January 2018.	Media	Refused	09/03/2018
FOI-2018-001043	06/02/2018	In recent weeks a named financial services provider has been closing customer accounts claiming that they had to do arising from Central Bank requirements. I am seeking records in the control of the Banking Supervision division, Consumer Protection division and Public Contacts Unit of the Central Bank in relation to this including any correspondence between the Central Bank and a named financial services provider or other third parties on or arising from this issue. The timeframe for this request is 1 January 2017 to 6 February 2018.	Individual	Request withdrawn/handled outside FOI	27/02/2018

FOI-2018-001044	19/02/2018	<p>1. Information and where possible a copy of the approved scheme as provided under SI No. 499/2008 Asset Covered Securities Act, 2001 (Approval of Transfers Between <i>a named financial services provider</i> and a <i>named financial services provider</i>) Order 2008.</p> <p>2. If any such conditions were imposed under Section 58 subsection 5 of the Asset Covered Securities Act, 2001.</p> <p>3. A copy notice giving particulars of the transfer in accordance with Section 58 subsection 6(b) of the Asset Covered Securities Act, 2001.</p>	Individual	Refused	14/03/2018
FOI-2018-001045	19/02/2018	Briefing papers/material prepared for Governor and Director General in advance of their appearance before the Oireachtas Finance Committee on January 18 2018.	Media	Part Granted	17/04/2018
FOI-2018-001046	19/02/2018	All records related to the Central Bank's examination of or research into the adoption of a "no fault" model of motor insurance in the State	Oireachtas	Granted	02/03/2018
FOI-2018-001048	21/02/2018	A breakdown of all costs incurred by the Central Bank (including payment for external legal and other advice) in relation to the fining of former non-executive chairman of <i>a financial services provider</i> .	Media	Request withdrawn/handled outside FOI	22/02/2018
FOI-2018-001052	26/02/2018	All records, briefings or analysis prepared by or in the possession of the Financial Stability or Banking Supervision Analysis divisions, the Commission briefing unit or the Governor's office, on the issue of "strategic defaulters" in cases of mortgage arrears. The timeframe of this request is from 1 July 2017 to 23 February 2018.	Individual	Request withdrawn/handled outside FOI	12/03/2018
FOI-2018-001053	28/02/2018	Records relating to <i>a named financial services provider</i> closing customer accounts purportedly to comply with directions from the Central Bank in the control of Banking Supervision and Consumer Protection divisions, and the Public Contacts Unit from 14 November 2017 until 20 February 2018.	Individual	Part Granted	26/03/2018
FOI-2018-001054	05/03/2018	...all correspondence between the Central Bank and the ECB in relation to the level of non-performing loans in the Irish banking system.	Media	Request withdrawn/handled outside FOI	06/03/2018
FOI-2018-001055	08/03/2018	<p>Could I please access any correspondence between the Central Bank and the ECB relating to the proposed legislation to prohibit investment funds from purchasing portfolios of non-performing loans until they are covered by Central Bank regulation.</p> <p>The period of my request covers any correspondence between January and March of 2018.</p>	Media	Part Granted	06/04/2018

FOI-2018-001056	09/03/2018	Any documents that show how much the Central Bank has spent on its investigation into <i>a named financial services provider's</i> commercial lending and risk management. This should cover the period since the investigation was started in 2010 to the current date. This should include any records of payments to law firms, consultants, etc.	Media	Request withdrawn/handled outside FOI	13/03/2018
FOI-2018-001057	09/03/2018	Any correspondence between the Central Bank and <i>a firm</i> (a commemorative "coin" company) since February 1, 2018. Please also include any internal memos / reports held by the Central Bank in relation to the activities of <i>a firm</i> created since that date. Please confine the search to the Currency Issue and Communications divisions.	Media	Part Granted	09/04/2018
FOI-2018-001058	12/03/2018	Repossession of principal dwelling houses (PDH) and buy to let properties by quarter from Q1,2014 to Q3,2017 split by (1) repossession by court order (2) voluntary repossession/surrender/abandonment PROVIDING A BREAKDOWN OF THE UNITS REPOSSESSED BY (1) Credit Institutions (2) Non-credit Institutions (3) Non-resident lenders	Individual	Request withdrawn/handled outside FOI	14/03/2018
FOI-2018-001059	13/03/2018	.....the three Annual Compliance Statements which were submitted to the Central Bank of Ireland by <i>a named financial services provider</i> for the financial year ends 2015, 2016 and 2017.	Individual	Refused	28/03/2018
FOI-2018-001060	13/03/2018	...all expenditure since its inception to date (in tabular form), of the Inquiry into <i>a named financial services provider</i> , including counsel fees, inquiry fee, expenses, specialist advice, IT etc.	Individual	Refused	27/03/2018
FOI-2018-001061	15/03/2018	...the number of investigations conducted each year into specifically insider trading in the years: 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017.	Individual	Part Granted	29/03/2018
FOI-2018-001062	20/03/2018	Records linked to the collation of statistics on the repossession by Non-credit Institutions and Non-residents lenders of principal dwelling houses and buy to let properties, created between 1 January 2016 and today, 20th March 2018.	Individual	Request withdrawn/handled outside FOI	29/03/2018

		a) Records relating to the instructions given by the Registry of Credit Unions division to the Media Relations Office on the release of the final Thematic Review to the media. b) Records relating to any communication between the Media Relations Office and the media on the release of the Thematic Review. c) Records relating to any communication between the Media Relations Office and the media on the correction of misreported findings of the Thematic Review.	Interest Groups	Part Granted	24/04/2018
FOI-2018-001063	26/03/2018				
		1. Correspondence between the Revenue Commissioners and Central Bank of Ireland relating to the activities of agents acting on behalf of lenders variously described as payday lenders, loan sharks etc. 2. Correspondence between the Revenue Commissioners and the Central Bank relating to these moneylenders themselves. 3. Records pertaining to transgressions (reported, suspected, confirmed or otherwise) of codes governing prohibited activities including: targeted advertising, contact following referrals from consumers, unsolicited contact for purposes of sales and marketing. 4. For the years 2016, 17, 18.	Media	Part Granted	02/05/2018
FOI-2018-001064	09/04/2018				
		"all and any data you have with regards to complaints, investigations or communications in relation to a <i>named financial service provider</i> with regards to the charging of excessive interest rates to their mortgage clients."	Individual	Part Granted	12/06/2018
FOI-2018-001066	20/04/2018				
		....records held by the Central Bank which disclose details of donations made by the Irish Central Bank, during the years 2014 - 2018 (to date), to the Group of Thirty (G30). The European Central Bank has recently made the statement that the Central Bank of Ireland is among a number of Central Banks ("financial supporters") which "regularly donate to the G30's funding".	Individual	Granted	11/05/2018
FOI-2018-001067	23/04/2018				
		Copies of all invoices/receipts relating to overseas travel by the Governor in the period 1 January 2017 to 30 June 2017.	Interest Groups	Request withdrawn /handled outside FOI	03/05/2018
FOI-2018-001068	24/04/2018				
		Copies of 3 quotations provided for the purchase of <i>IT services</i> and the overall result of the tender.	Commercial	Part Granted	15/05/2018
FOI-2018-001069	30/04/2018				
		..records pertaining to the immigrant investor programme, specifically: - Correspondence between CBI and government departments or agencies on the immigrant investor programme - Internal records concerning the immigrant investor programme	Media	Part Granted	29/05/2018
FOI-2018-001070	01/05/2018				

FOI-2018-001071	03/05/2018	Copies of all invoices/receipts relating to overseas travel by the Governor in the period 1 May 2017 to 30 June 2017.	Interest Groups	Part Granted	30/05/2018
FOI-2018-001072	04/05/2018	The latest copy of the CBI's Brexit task force report, if not already released.	Media	Request withdrawn/handled outside FOI	04/05/2018
FOI-2018-001073	08/05/2018	Copies of any records relating to why the public services card cannot be used for accessing personal credit reports. This request to cover the period 1 March 2018 to date of receipt of this request.	Interest Groups	Part Granted	05/06/2018
FOI-2018-001074	10/05/2018	Correspondence between the Central Bank and the Law Reform Commission as cited by the Governor in the Oireachtas Finance Committee of 10th May 2018.	Oireachtas	Request withdrawn/handled outside FOI	16/05/2018
FOI-2018-001075	30/05/2018	Expenditure incurred by the Central Bank's Enforcement Division and Regulatory Decisions Unit on i) Panel Members and ii) external legal professional fees in the <i>named financial services provider</i> Inquiry between 1 May 2017 and 30 April 2018.	Media	Refused	27/06/2018
FOI-2018-001076	24/05/2018	1. Copies of all documents held by Central Bank relating to the basis upon which barristers on the Central Bank panel of barristers are remunerated by the Central Bank. 2. Copies of all documents held by Central Bank relating to the basis upon which solicitors on the Central Bank panel of solicitors are remunerated by the Central Bank.	Individual	Refused	06/06/2018
FOI-2018-001078	12/06/2018	"I am requesting all pages showing pricing information from the ALL the responses to the following Invitation to Tender [re: provision of legal services to the Central Bank of Ireland]. The names of the relevant firms are not requested."	Individual	Request withdrawn/handled outside FOI	06/07/2018
FOI-2018-001079	15/06/2018	1. Direction of the 19th of February 2018 by which the Central Bank of Ireland instructed <i>a named financial service provider</i> to cease writing business with immediate effect, until further notice; 2. Petition of the Central Bank of Ireland to the High Court of Ireland to have an administrator appointed to <i>a named financial service provider</i> ; 3. Order of the High Court of Ireland of the 12th of March 2018 with which <i>a named financial service provider</i> was placed under administration.	Commercial	Refused	28/06/2018

FOI-2018-001085	06/07/2018	...a copy of the Excel spreadsheet containing pricing information which was used to evaluate all tender submissions received [re: provision of legal services to the Central Bank of Ireland] with any name of tenderers redacted.	Individual	Refused	24/07/2018
FOI-2018-001086	30/07/2018	1. All correspondence between the Central Bank Governor and the Department of Finance between 1st April 2018 and 30th July 2018. 2. All correspondence between the Central Bank Governor and the Department of Public Expenditure between 1st April 2018 and 30th July 2018.	Media	Part Granted	24/08/2018
FOI-2018-001089	13/08/2018	A full list of fines greater than €120,000 imposed by the Central Bank on Financial Institutions in the years 2016, 2017 and to-date in 2018 in tabular form.	Individual	Granted	21/08/2018
FOI-2018-001090	14/08/2018	...all records relating to the sale of loan portfolios by any of <i>five named financial services providers</i> to non-bank entities/private equity funds/so-called vulture funds that the Central Bank has from 1 January 2017 to the present day. ...any correspondence the Central Bank has had with any Irish-based bank in relation to the sale of loan portfolios to non-bank entities/private equity funds/so-called vulture funds from 1 January 2017 to the present day.	Media	Request withdrawn/handled outside FOI	15/08/2018
FOI-2018-001094	21/08/2018	...if a topic was discussed at a meeting between <i>a named financial services provider</i> and Central Bank on 14th December 2017. The topic is titled Politically Exposed Person and Sanctions, or PEPS and Sanctions.	Individual	Refused	28/08/2018
FOI-2018-001097	06/09/2018	From <i>a named financial services provider</i> , all records, correspondence, electronic correspondence, documents except bank statements of my a/c's pertaining to myself trading as above from Sept 1996 to include in particular all correspondence with <i>a named individual</i> .	Commercial	Refused	19/09/2018
FOI-2018-001100	08/10/2018	1. List of London based Financial services firms that sought to set up or extend their operations in Ireland over the past 18 months from the Central Bank. 2. List of all banks, investment firms; trading venues; electronic money institutions; commercial insurance; and retail insurance that have relocated to Ireland and been granted licences by the Central Bank over the past 18 months.	Commercial	Request withdrawn / handled outside FOI	08/10/2018

For each of the five calendar years, 2013/2014/2015/2016/2017; Please provide the data under the following 5 headings:

1. Total value of Motor Insurance Premiums paid to all motor insurance companies operating in Ireland, collectively, for which the Central Banks performs some regulatory function.
2. Total payments made towards resolving motor insurance claims by all motor insurance companies operating in Ireland, collectively, for which the Central Banks performs some regulatory function.
3. Total administrative costs of all motor insurance companies operating in Ireland, collectively, for which the Central Banks performs some regulatory function.
4. Total (exceptional) levies payable to the Irish government (including any statutory bodies) in regard to any bankrupted motor insurance companies, or any fund to hedge against future bankruptcies, by all motor insurance companies operating in Ireland, collectively, for which the Central Banks performs some regulatory function.
5. If available, total profit, as a percentage of total premiums, made by all motor insurance companies operating in Ireland, collectively, for which the Central Banks performs some regulatory function.

FOI-2018-001101	06/11/2018	regulatory function.	Media	Refused	26/11/2018
FOI-2018-001102	06/11/2018	I wish to have, concerning <i>a named financial services provider</i> , the business review in relation to the sale of interest rate hedging products to small and medium business in the Ireland which was to be completed in Q1 2015.	Individual	Refused	26/11/2018
FOI-2018-001103	07/11/2018	<ol style="list-style-type: none"> 1. All internal correspondence within the Consumer Protection Supervision Division that references a named financial services provider between 1 April 2018 and 1 November 2018, inclusive. 2. All queries or complaints from members of the public that reference a named financial services provider between 1 June 2018 and 1 November 2018, inclusive. 3. All queries or complaints from members of the public that reference a named financial services provider between 1 June 2018 and 1 November 2018, inclusive. 	Media	Refused	28/11/2018

FOI-2018-001104	15/11/2018	<p>1. Any Central Bank guidelines for mortgage lending applicable to four named financial services providers.</p> <p>2. Applying to each financial services provider named above, what, if any, was the Central Bank guidance on minimum lending amounts for home mortgages.</p> <p>All of the above records are requested for the time period 21 April 2008 to 16 November 2018.</p>	Individual	Refused	29/11/2018
FOI-2018-001108	27/11/2018	<p>...all correspondence in relation to a bank licence and a copy of the bank licence granted to a named financial services provider.</p>	Individual	Refused	20/12/2018